

SPOTLIGHT

JUNE 2021



BUILDING A CAREER WITH

INTEGRITY

INTEGRITY



Steve Greer

Chief Executive Officer
American Income Life &
National Income Life Divisions

Ambition often outstrips reason when it comes to building. – Peter Aitken

Mention the Tacoma Narrows

Bridge and not many outside of Washington state are likely to recognize the name. Search for it on YouTube. Go ahead, check it out – I'll wait. I would be surprised if this is the first time you have seen that amazing footage; it's a staple on those engineering disaster shows and for good reason. The bridge took two years to build but it collapsed after only four months of use.

The Tacoma Narrows Bridge failed because the original plans, which called for standard trusses to support and stabilize the bridge,

were changed in favor of using cheaper material. Put simply, this made the entire structure too flexible. The crazy part is that they knew it before the bridge was ever finished and did it anyway! All it took was one day of 40mph winds to bring the third largest suspension bridge in the world crashing down into the Puget River. Luckily, no one was killed or seriously hurt.

A suspension bridge, a career — the principles are the same. Either way, the object is to connect the gap between where you are and where you want to be. Cutting corners in either scenario may make sense in the short term but the bigger concern is — and should be — integrity and sustainability for the long term. Taking shortcuts and failing to consider future implications means that somewhere down the road, you'll face building that bridge or that career again.

Shortcuts are never the answer. Quick and easy, down and dirty— however you want to put it — have no place in quality construction ... of anything. Proven systems and methods that have stood the test of time provide the strength and support for a firm foundation.

You are backed by a 70-year old company which is itself backed by one with origins dating back to 1900. Both have weathered

many storms and remained sound, strong, and thriving because they are built on rock, not sand. Many truly great careers have been forged on these time-honored principles.

Do things right the first time. Trying to retrofit the solution to a problem is never as good as avoiding it in the first place. Duct tape and baling twine work great to hold things together temporarily, but they're not a permanent solution and they look pretty terrible too. The cost for building on a shaky foundation or with shoddy methods is steep.

Quality and integrity matter ... a lot. Building your career — your business — the right way will continue to reward you long after lesser opportunities are long gone and forgotten. One more reason why we call it *Opportunity Unlimited*.

Any career in sales is based on relationships; our relationships with our customers, of course, but the relationship we establish with the company we represent and the company we keep as well. Here too, quality and integrity matter. Choose wisely.

At the end of the day, the question to ask yourself is this: Would I rather go on record as the builder of the pyramids at Giza or the Taj Mahal versus the Tacoma Narrows Bridge? The answer is etched in stone. 🗿

SPOTLIGHT

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SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 7/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 7/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 7/30 before 4:30 p.m. CST** to count for **July** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$5,506,842

in total **BONUSES** were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 38-45**.

\$7,031,636

in total **April RENEWALS** were paid out in May to **5,824** total agents.



RECORD BREAKERS



MGA: DAVID CARPENTER
\$697,842 Net ALP – MGA MTD



RGAs: MARK NEILSON
\$1,348,288 Net ALP – RGA MTD

Correction

In the May issue of *Spotlight*, **Gianni Toma** should have been listed as #2 GA for April GA MTD rankings.



GA: GIANNI TOMA
F6: \$90,299
Net ALP: \$127,563
NTG: 97
MGA: Paul Smith
SGA: Zach Hart
City/ST: Troy, MI



*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.



LOOK FOR ME!

ANNIVERSARIES



40 YEARS OF SERVICE Bert Feldman, AGT	12 YEARS OF SERVICE Jesse Rennich, MGA Lisa Richardson, GA	Jacob Davis, AGT Jordan Kness, GA Vincent Meyer, GA London Nelson, SGA Joel Nunez, MGA Matthew Obringer, AGT Elaine O'Neill, AGT Christabel Ornelas, AGT Christopher Ross, MGA Karen Salek-Cuzmar, GA Richard Tabanji, GA Travis White, MGA	Ngan Pham, MGA Joshua Reyes, MGA Erica Robertson, GA Donald Stone, GA	Fouad Gerges, GA Marquis Hill, SA Michael Hrvatin, AGT Matthew Hudlin, RGA Dylan Hurd, SA Eno Iftiu, MGA Ashkan Khoshmagham, SA Gift Kusuwan, GA Aleatha Lowe, AGT Mele Makaui, MGA Nicole Mead, MGA Gina Meyer, AGT Christine Morris, SA Randy Ortiz, SA Shawna Parker, GA Richard Phatuross, MGA Jonathan Pizzuto, AGT Vincent Radisek, SA Paola Ramos, SA Silvia Rivera Barrientes, GA Susana Rivera-Guirola, SA Yessika Rodriguez, GA Jean Romero Capote, MGA Sousan Samadzade, AGT Alejandro Sanchez Rios, GA Anthony Sciaritelli, AGT Tani Small, AGT Carla Snair, AGT Natalie Steward, SA Ryan Torres-Torioka, MGA Ardana Winbush, AGT Zachary Zanotta, MGA	Brandon Anderson, AGT Daniel Arzate Roa, GA Jeanine Barlettano, GA Emma Barnes, SA Austin Barnhart, AGT Justin Brent, GA Steven Brickman, GA Weslee Cajas, MGA Matthew Code, GA Selena Colon, SA Devin Finley, GA Raven Fugate, MGA Tommica Gibson, GA Rachael Glamp, GA Judith Hetherington, SA Andrea Hill, SA Marsei Hogan, MGA Jennifer Holt, GA Fatima Jaguros, GA Taleb Jammoul Hajali, GA Lawrence Johnson, MGA Genna Kelleher, GA Pranvera Kelmendi, SA Patrick Keohane, GA Melvin Klutz, MGA Brenna Kucinski, AGT Michelle Kurtz, SA Chris Lewis, SA Eli Lobo Gonzalez, SA Bertin Mangongo, AGT Anthony Marsella, MGA Timothy McNulty, MGA Joshua McTier, GA Jose Medina, AGT Dominic Meehan, SA Iv Menache, MGA	Kalie Mendrek, SA Sean Merritt, SA Lori Nadeau, SA Jonathan Ojendi, GA Tyler Parker, GA Quintessa Petit, AGT Michael Revilla, SA Gavin Rindt, GA Jonathan Rindt, MGA Christy Ritts, SA Anthony Salerno, GA Scott Saxton, MGA Christopher Short, SA Feagai Singh, SA Jennifer Smajda, AGT Cristy Smuck, AGT Amy Spiegel, SA Jordan Stelzer, GA Yndira Tarazona Carmona, SA Ian Burke, SA David Burkes, SA Aziza Callahan, AGT Ada Cao, AGT Gabriel Carrera, AGT Patrick Carroll, SA Rossana Carruyo Parra, GA Troy Cason, SA DeNicholas Chambers, SA Sonia Chaudhry, AGT Dominique Chavis, AGT Jin Chen, SA Brianna Claybourn, SA Tina Combs, SA Jonathan Conner, GA Joshua Corrie, SA Shannon Cotter, MGA Maya Coulton, SA	Havis Alvarado, SA Rebecca Amundson, GA Jenny Anderson, GA Sophia Armstrong, GA Albany Arteaga, AGT Charles Bartlett, SA Steven Bass, SA Christian Baymack, SA Madelin Beattie, SA Natalia Beltran Hernandez, SA Tanya Bland, GA Zacchaeus Bolton, AGT Gabriel Bordones Reyes, SA Monte Boswell, SA James Brania, SA Bryan Brasil, SA Maxine Brown, SA Ginine Bucceri, SA Ian Burke, SA David Burkes, SA Aziza Callahan, AGT Ada Cao, AGT Gabriel Carrera, AGT Patrick Carroll, SA Rossana Carruyo Parra, GA Troy Cason, SA DeNicholas Chambers, SA Sonia Chaudhry, AGT Dominique Chavis, AGT Jin Chen, SA Brianna Claybourn, SA Tina Combs, SA Jonathan Conner, GA Joshua Corrie, SA Shannon Cotter, MGA Maya Coulton, SA	Amable Cruz, AGT Dashawn Cuthrell, SA Magdalena Dabrowski, AGT Christian Delgado, SA Rosario Edwards, AGT Tracy Ellis, AGT Jehieli Estudillo-Nunez, AGT Kurt Evans, AGT Patrick Ferry, GA Alek Filtz, SA Amparo Flores, SA Shawn Follis, AGT Diva Franca, SA Lauren Frey, AGT Indira Frias Pacheco, SA Benjamin Gantner, AGT Miguel Garcia, AGT Joshua Georgakopoulos, SA Robert Gerbec, AGT Bradley Gienger, SA Tayri Gildelamadrid-Hock, SA Patricia Guanaes, AGT Carl Guillory, GA Theresa Hakes-Drumm, AGT Paiton Hamilton, SA Erika Hayes, AGT Virginia Hebert, SA Grant Hefler, SA Sead Heganovic, AGT Tonya Helles, AGT Lorena Hernandez, AGT Jeffrey Hoffman, AGT Lauren Hogue, AGT Victoria Hogue, AGT Erika Holman, AGT Luc Honorat, SA	Kisha Hughes, SA Raiq Hussain, GA Maria Jaramillo, SA Jamie Jayne, AGT Jordan Jones, SA Evelyn Jordan, AGT Craig Joseph, AGT Pule Kaisa-Lealiifano, AGT Kori Kaloyares, SA Elliott Kater, AGT Giulia Kaufman, GA Alexandra Key, GA Drew Kier, GA Dana Kiernan, AGT Indira Frias Pacheco, SA Benjamin Gantner, AGT Miguel Garcia, AGT Joshua Georgakopoulos, SA Robert Gerbec, AGT Bradley Gienger, SA Tayri Gildelamadrid-Hock, SA Patricia Guanaes, AGT Carl Guillory, GA Theresa Hakes-Drumm, AGT Paiton Hamilton, SA Erika Hayes, AGT Virginia Hebert, SA Grant Hefler, SA Sead Heganovic, AGT Tonya Helles, AGT Lorena Hernandez, AGT Jeffrey Hoffman, AGT Lauren Hogue, AGT Victoria Hogue, AGT Erika Holman, AGT Luc Honorat, SA	Finehika McNeill, AGT Shannon Meikel, SA Kathleen Mezik, SA Anna Mirzaee, GA Jennifer Mueller, SA Genesis Navarro, SA Mac-Brian Ngunu, SA Dominick Nieves, SA Kurt Niklaus, AGT Katarzyna Nowacki, AGT Yann Nsoga, AGT Dawn Oliver, SA Kevin Ott, AGT Sean Owsley, GA Vanessa Patterson, MGA Marie Patton, AGT Jean Paul, SA Selah Pelley, SA Tia Peralta, AGT Percy Perea, SA Javier Perez, SA Kelsey Pernicano, SA Jessy Pierre-Louis, AGT Cassandra Pinto, SA Debra Pogofsky, SA Rashaad Poindexter, AGT Stephanie Prince Leon, GA Mario Puleo, AGT Mary Mila Grace Rabe, SA Luisa Ramiro, AGT Hunter Raney, AGT Terrek Ray, AGT Danica Rivera, SA Elmar Salas Velasco, GA Christina Salvatore, SA Shawon Samuels, AGT	Alexander Sanchez Salinas, AGT Carlos Simao Goncalves, AGT Alexandre Simard-Jean, GA Kobi Siviski, AGT Mallory Smith, SA Daniel Sodan, AGT Daniele Swatchick, GA Ruben Terrero, GA Amber Thompson, SA Katharine Thorne, MGA Leticia Tillman, AGT Meghan Timony, AGT Tuluenga Tomono, SA Juan Torres, SA Kevin Unter, AGT Luciano Valero Vidal, SA Michael Vanhorn, SA Debra Vanness, AGT Carlos Vargas, SA Alexa Wagoner, SA Darius Washington, AGT Dustin Waterston, SA Danasha White, AGT Quintin Wirginis, GA Troy Wolfaltker, SA
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REGIONAL GENERAL AGENT Samuel Artzis Samuel Boyle Patrycja Grudzinska Regina Koonce Rielly Maher Michael Mandella David Quevillon Raymond Risucci Jacob Russell	Scott Saxton Jeffrey Shorter Josh Spence Katharine Thorne Conner White	Shane Valentine Marismely Wilhelm 67.5% GENERAL AGENT Al-Shakise Anderson Anthony Avila Trompiz Fereshteh Baranziz Valentina Carmona Chandler Collins Lamita Dahdah Cayla Ellenberger Bryce Engstrom Dillon Kuehne Juan Leonardo Whitney Marcos Tasha Marker Jay Maska Alexis Nielson Ebony Ortiz Andrei Popa-Martine	Charles Powers Yessika Rodriguez Anjelica Rueda Moise Sahakian Madelyn Sanders William Speckels Tyler Stewart Kellie Tucker Maria Urdaneta Nicholas Vollmer Christopher Yuan 57.5% GENERAL AGENT Catherine Radjpaul 65% SUPERVISING AGENT Jami Barker Bethanie Barrera Patricia Baxter Gabriel Bordones Reyes Joshua Briggs	Richard Browning Zachary Bryce Tammy Cornett Erlan Diego Kathleen Dietz Moshanic Freeman Moises Fuenmayor Chaparro Charles Gangloff Bezawit Girma Evangalina Gonzalez Tessa Hathcox James Hill Alexa Javier Ciriaco Alexandra Key Daniel Levine Eli Lobo Gonzalez Kristi McQueen Chantel Mellema Dalton Moore	Ariel Owens Don Park Jeffrey Rogers Rodrigo Trevino Ocejo Olivia Vinson 62.5% SUPERVISING AGENT Yarima Acosta Torres Betsy Adney Normaned Arocho Pendas Sammy Aveiga Laci Back Noah Balderas Dana Bassett Johnpaul Basso Geoff Beemler Kelly Betancourt Andrew Bogeas Michael Bolton Angela Bonavico	William Booth Kelsey Boss Alyssa Buchite Elijah Burdette Derek Burnett Joshua Byrd Luis Calderon Welman Wendy Cantu Joshua Caro Karin Carrillo Nelyesmary Cartaya Gil Dakota Chambers Stephan Charles Carlos Colina Jenny Curiel Pierse Demoney Jose Duarte Torres Aaron Ebel Johnathon Egan	Adrienne Ely Shawn Feistamel Tony Fernandez Alek Filtz Laticia Forbes Melissa Franco Shanae Franklin Omaira Garces Ramonez John Goddard Miguel Gonzalez Parra Nicholas Gough Nicole Guiho Jeffrey Harhigh Gage Harrington Haley Hayes Elijah Higham Darryl Huggins Michael Hutchinson Drew Johnson	Faith Kara Eric Kinney Kallie Knight Luis Lamb Shelby Lauritzen Ivonne Leon Viviescas Jolina Liao Jonathan Linares Navas Cale Lockhart Stevie Lopez Jessica Maimon Dakota Martin Sonya Martin Sergio Martinez Anthony Martone Myra Mason Betania Maury Cermenon Mackenzie McElroy Darton McIntire	Amanda Millette Austin Mock Jacqueline Morris Brandon Morton Genesis Navarro Edon Nevzadi Terri Nichols Kimberly Novak Carter O'Brien Pamela Oleary Nidia Pinzon Crystal Pitre Aldo Ramirez Marinelli Samir Rasheed Farrad Reid Robert Reyes Michelle Rivera Amalia Rodriguez De Nava Greyla Rojas Pabon	Robinson Rosales Jarrel Sawyers Dylan Schmidt Paige Singletary Henry Steinken Rain Suverkrubbe Sadaf Taherian Flor Tapia Yndira Tarazona Carmona Joseph Tegan Arthur Thomas Matthew Thu Alianna Tineo Stephen Torres Elizabeth Urena Zailin Valenzano Finol Luciano Valero Vidal Kurtis Venekamp Shelly Watkins	Haley Weaver Johnnie Whiting Joshia Williams Amyl Wong Christian Yodi Paige Zuzick 55% SUPERVISING AGENT Jessica Specht 52.5% SUPERVISING AGENT Michael Angelis Jill Fordriek Jessie Gong Harvey Quinn Daniel Ruiz Jennifer Savino
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PROMOTIONS





OUR PARTNERSHIPS GROW THROUGH INTEGRITY IN OUR WORK



Susan Fuldauer

Division Vice President
Public Relations

American Income/National
Income was and continues to be built on sound principles, solid values, and both structural and moral integrity. These values must continue to be consistently evident in our business model. This includes our ever-so-important relationships, our products, and how we deliver our service.

From our Home Office team to Team PR to our Agency partners, each of us is a contributor to the strength and overall integrity of our company. Each of us plays a part in safeguarding the integrity of our company, so that we may continue to serve an important role in supporting the families we meet and the partnerships that remain at the heart of the company. Together, the quality of our work and how we look after our business in a profoundly professional manner enables families to be prepared for their future needs in the event of an unforeseen tragedy. What an

amazing opportunity we have when we work from the strength of integrity and have the ability to impact and protect the futures of so many working families.

Our PR team often states: From the policies we sell to the public policies we support to the profits we invest, AIL/NILICO supports working families. For us to fulfill this value statement, it is incumbent on each of us to do our part to maintain a sustainable and morally sound business. Each of us must understand the total impact we have on families and our communities, both positive and, on occasion, negative when we stray from our core values. The policies we sell and the public policies we support must align with who we proclaim to be. The integrity with which we work must align with our core values.

Like a Venn diagram, we each have our own circle of responsibility in growing the success of our company. Every circle in the diagram (representing Home Office, PR, and Agency) intersects with another circle(s). The actions inside one circle create ripples that move and impact each of the other circles and ultimately the relationships being created outside our work space.

When we are in sync with our core values our impact is huge. To the right is the data showing just how big the impact we had on

working families was in just the last year...and it's impressive:

\$73.7 billion	insurance in force
\$253.2 million	net life premium
\$247.7 million	overall claims paid
\$4.5 million	AD&D claims paid
\$1.61 million	waived premiums

Understanding that our entire world of work is based on relationships is important. Our relationships with labor leaders at the international, national, and local levels are based on respect for each other and on our common grounding in the core values we share for workers and families. The same is true for our credit union, association, and Child Safe relationships. The integrity in how we work along with the integrity inherent in our systems and policies is integral to creating lasting relationships. Our institutional integrity is strong, but it's the moral integrity in the work we do that sustains us.

Imagine the impact year after year when we all come together structurally and morally integrated into our core values! Let's keep striving to be the best partner for working families. 🌟

Please join us in sending congratulations and best wishes



Diana Crosby

Divisional Senior Vice President
Agency Administration & Lead Development
41 Years of Service

Diana began her career with the Waco Home Office as a Claims Department Mail Clerk in 1979. Since then, in her own words, "I have had many opportunities over the years and jumped at anything that allowed for learning more about the Company. I have either worked in or been responsible in some way for every Administrative Department in Waco." In 2003, Diana was promoted to her current position and in 2007, she headed the centralized PR reorganization.



Richard Meshulam

Divisional Vice President
Quality Business
36 Years of Service

Richard joined American Income and the David Cohen SGA office in 1985, directing public relations for Arizona, California, Hawaii, Nevada, New Mexico, and Texas. In 2006, Richard was hired as Director of Quality Business, with a primary focus on developing and implementing quality control systems within our field offices. As of January 2010, he has served as Vice President of Quality Business. Richard is also a retired 30-year veteran of the U.S. Navy.

Our Company is better for your dedicated service. Thank you! Enjoy your retirement!

NEW ASSOCIATES

Per Manager

SA

Name	#	SGA	Name	#	SGA	Name	#	SGA
Kylie Evanshen	3	AO	Brian Morris	2	Slav Bitman	Yelineth Godoy Latuff	2	Fort Worth Latino Division
Manuel Lanz Jaimes	3	Hemerson Gonzalez	Michael Newcomer	2	Cohen-Velasquez	Maria Hernandez	2	San Antonio Latino Division
Moises Fuenmayor Chaparro	3	Jesus Romero	William Barker	2	Richard Correa	Marcos Mendoza Cedeño	2	San Antonio Latino Division
Michael Lupton	3	S-S-Parks-Salvaggi	Travis Zoba	2	Laura Fisher	Isiah Brown	2	Andre McCallum
Jesse Briscoe	2	AO	Havis Alvarado	2	Hemerson Gonzalez	Janna Alvarado	2	Jesus Romero
Damein Mork	2	AO	Katherine Nummy	2	Brett Gryska	Fernando Coiran	2	Jesus Romero
Khadijah Muhammad	2	AO	Jacqueline Higareda	2	Mathew Hart	Michelle Maderer	2	Jesus Romero
Spencer Kozej	2	Simon Arias	Joshua Georgakopoulos	2	Zach Hart	Christopher Montoni	2	S-S-Parks-Salvaggi
			Axel Carrasquel	2	Fort Worth Latino Division	Bruno Nuro	2	Dustin Venekamp

MGA

Name	#	SGA	Name	#	SGA	Name	#	SGA
Clayton Slaughter	8	Michael Vasu	Ashley Clarke	4	Ernest Powell	Kendall Wilson	3	Sabrina Lloyd
Brandon Minor	6	AO	Trace Johnson	4	Dustin Venekamp	Jake Gelb	3	Nick Moore
Duane Shaw	6	Sabrina Lloyd	Christopher Botelho	3	AO	Ed-Maggie Myrthil	3	Theodore Pappas
Taulant Bane	6	Dustin Venekamp	John Hartin	3	AO	Mariam Shahid	3	Theodore Pappas
Darrell Asbell	5	AO	Meaghan Krecsko	3	AO	Mariam Shahid	3	Theodore Pappas
Brandon Summerton	5	AO	Sara Vaz	3	AO	Keeland Bryant	3	Ernest Powell
Kevin Butchino	5	Gabriel Feldmann	Dwayne Gomez	3	Jose Carvajal	Raul Angulo	3	Jesus Romero
Jhonatan Quintero	5	Hemerson Gonzalez	Lorena Barriere	3	Cohen-Velasquez	Jean Romero Capote	3	Jesus Romero
Carmen Pena Guedez	5	Jesus Romero	Stella Roznovan	3	Cohen-Velasquez	Zachery Kertulis	3	S-S-Parks-Salvaggi
Luis Velasquez	5	Jesus Romero	Astrid Castrillon	3	Hemerson Gonzalez	Arturo Romero	3	S-S-Parks-Salvaggi
Alberto Alcala	4	Ryan Bisanz	Adianeza Rodriguez	3	Hemerson Gonzalez	Clayton Slaughter	3	Michael Vasu
LaDelus Brown	4	Martin Forshee	Elias Boles	3	Brett Gryska	Tiffany Babin-Washington	3	Jay Washington
Patrycja Grudzinska	4	Sabrina Lloyd	Pedro Lemos	3	Henderson-Locker	Johnny Fuller	3	John Young

GA

Name	#	SGA	Name	#	SGA	Name	#	SGA
Stefany Arcila Latorre	5	Hemerson Gonzalez	Danielle Custis	2	Slav Bitman	Sergio Joaquin Haro	2	Andrew McQuade
Alejandra Larez Morales	5	Jesus Romero	Thomas Huynh	2	Cohen-Velasquez	Nicole Wright	2	Nick Moore
Bryce Engstrom	4	AO	Derek Johnson	2	Cohen-Velasquez	Arnessa Beamon	2	London Nelson
Bradley Christiansen	3	AO	Trevor Albritton	2	Richard Correa	Joseph Sansobrinio	2	Theodore Pappas
Rachael Fleming	3	AO	Darren Lawhon	2	Richard Correa	Christopher Fortenberry	2	Ernest Powell
Temesghen Starr	3	Cohen-Velasquez	Tyjere Morrow	2	James Cunningham	Paula Thompson	2	Ernest Powell
Nairobi Contreras	3	Hemerson Gonzalez	Arianna DaLuz	2	Fisher-Zuzick	Roselvy Mediavilla	2	Jesus Romero
Jorge Caridad	3	Fort Worth Latino Division	Joseph Wilson	2	Giglione-Ackerman	Roberto Oleta Martinez	2	Jesus Romero
Helgi Bistochoett Navarro	3	Richardson Latino Division	Joey Almeida	2	Greg Graham	Morella Parejo	2	Jesus Romero
Adalberto Paz	3	San Antonio Latino Division	Tammy Gawron	2	Brett Gryska	Stephen Davis	2	Serur-Yagjian
Skay Nusenu	3	Sabrina Lloyd	Michael Nichols	2	Mathew Hart	Carly Ferraro	2	S-S-Parks-Salvaggi
Lubraska Iguaro	3	Jesus Romero	Nicholas Krause	2	Zach Hart	Ian Zollos	2	S-S-Parks-Salvaggi
Connor O'Donnell	3	S-S-Parks-Salvaggi	Gianni Toma	2	Zach Hart	Tamar Epton	2	Michael Vasu
Jonathan Conner	3	Michael Vasu	Tyler Cox	2	Henderson-Locker	Stacye Tanksley	2	Michael Vasu
Lawrence Smith	3	Jay Washington	Sarah Colleen	2	Sabrina Lloyd	Bledar Bane	2	Dustin Venekamp
Kenneth Barker	2	AO	Ayana Hill	2	Sabrina Lloyd	Emily Klich	2	Dustin Venekamp
Kimberley Ellis	2	AO	Ebony Ortiz	2	Sabrina Lloyd	Geoffery Osili	2	Josh West
Dejan Kukolj	2	AO	Katie Stahulak	2	Sabrina Lloyd	Crystal Dugger	2	John Young
Cash Sampson	2	AO	Daniella Torres	2	Sabrina Lloyd			
David Basnett	2	Ryan Bisanz	Chalisa Holmes	2	Andre McCallum			

RGA

Name	#	SGA
Robert Janev	12	Sabrina Lloyd

New Associate – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

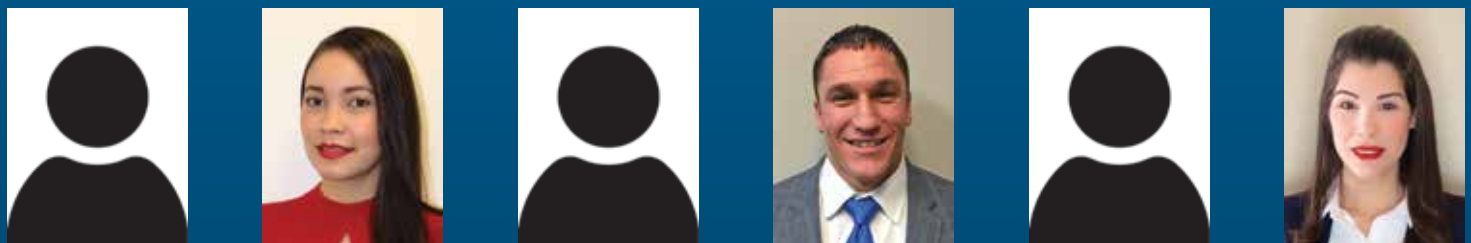
LEGACY

RECRUITING PROGRAM

TOP RECRUITING AGENTS** MAY

TOTAL LEGACY RECRUITERS: 276

TOTAL LEGACY RECRUITS: 367



Christina Shanno Baldwin 12 Recruits
Tiffany Roland

Astrid Castrillon 7 Recruits
Hemerson Gonzalez

Maria Montoya 5 Recruits
Henderson-Williams

Travis Kovach 4 Recruits
S-S-Parks-Salvaggi

Jay Maska 4 Recruits
Arias-Dlabik

Anizabeth Parra Gonzalez 4 Recruits
Henderson-Williams

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS								
Christina Shanno Baldwin	12	Joseph Tegan	3	Steven Counts	2	Dwayne Gomez	2	Rita Rider	2	Astrid Castrillon	7	Hugo Tigrera Gamboa	3	Harold Durana	2	Austin Hamilton	2	Betzabeth Salazar	2		
Maria Montoya	5	Richard Whyte	2	Kelly Ekker	2	Nicole Herrin	2	Sabrina Sloan	2	Travis Kovach	4	Yarima Acosta Torres	2	Lolita Encela	2	Mallory Smith	2	Pablo Solis	2	Melissa Quinn	3
Jay Maska	4	Havis Alvarado	2	Bethany Evans	2	Sherrie McCarty	2	Delena Spencer	2	Anizabeth Parra Gonzalez	4	Junimar Anez De Frontado	2	Ryan Fickert	2	Michael McKiernan	2	Arthur Thomas	2	Aubre Rustad	3
Jorge Castro	3	Deanna Arceno	2	Elijah Findley	2	Tyler Menge	2	Paula Thompson	2	John Collins	3	Francisco Astudillo Soto	2	Vincent Meyer	2	Beau Minnick	2	Felix Villasmil Briceno	2	Megan Yakiemchuk	2
John Eckenrod	3	Heddy Bahena Reyes	2	Rachael Fleming	2	Kevin Moore	2	Andrei Popa-Martine	2	Tony Fernandez	3	Genesis Boscan	2	Sean Gillespie	2	Jhonatan Quintero	2	Maria Montoya	7	Arthur Thomas	7
Melissa Quinn	3	London Burnett	2	Armita Ghalandar	2	Andrei Popa-Martine	2	Jhonatan Quintero	2	Aubre Rustad	3	Luis Calderon Welman	2	Mariela Godoy	2						

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 1,322

TOTAL LEGACY RECRUITS: 2,134

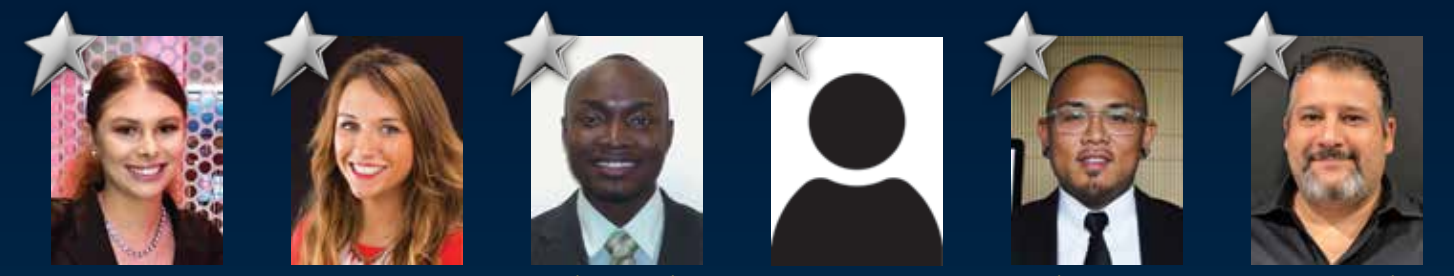
NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS						
Astrid Castrillon	30	Derek Foore	6	Rita Rider	5	Elizabeth Dunn-Gader	4	John Partipilo	4	Gregory Rudolph	13	Yelineth Godoy Latuff	6	Aubre Rustad	5	Benjamin Eckenrod	4	Sever Pena	4
Adam Wheeler	13	Maria Hernandez	6	Benjamin Eckenrod	4	Bethany Evans	4	Gabriela Perez	4	Carmen Pena Guedez	12	Marsei Hogan	6	Hugo Tigrera Gamboa	5	Armita Ghalandar	4	Noe Perez	4
Christina Shanno Baldwin	12	Cody Langston	6	Jeffrey Tucker	5	Alexander Gross	4	Andrei Popa-Martine	4	Alma Lozano	10	Jay Maska	6	Youssef Yassine	5	Mario Hajro	4	Melissa Quinn	4
Alexis De Santi	9	Jessica Santamarina	6	Mickey Adkins	4	Hudson Hall	4	Jhonatan Quintero	4	Ryan Fickert	9	Michelle Speciale	6	Havis Alvarado	4	John Hartin	4	David Ramirez-Benitez	4
Taulant Bane	8	Tiffany Babin-Washington	5	Heddy Bahena Reyes	4	Aliya Johansen	4	Ana Romano	4	Channing Gardner	8	London Burnett	5	Christian Baymack	4	Christal Kamp	4	Karen Romero	4
Mallory Smith	8	David Carpenter	5	Christian Baymack	4	Christal Kamp	4	David Staffieri	4	Katherine Cogollo	7	Meredith Carrier	5	Nixandra Caraballo	4	Zachery Kertulis	4	Joseph Tegan	4
Travis Kovach	7	Ethan Cooper	5	Fernando Coiran	4	Peter Kwiatkowski	4	Ransey Vazquez	4	Mac Massengill	7	Stephen Davis	5	Shawntae Collins	4	Michael Maloney	4	Megan Yakiemchuk	4
Sherrie McCarty	7	Mavrick Fredericks	5	Matthew Conrad	4	Cameron Mandrake	4	Phillip Martin	4	Michael McKiernan	7	Sakawat Jibrán	5	Maryori Coto	4	Darton McIntire	4	Mariana Morales	4
Michael McKiernan	7	Julian Navalta	5	Anizabeth Parra Gonzalez	5	Erlan Diego	4			Maria Montoya	7	Arthur Thomas	7						

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Morgan Luptak 11 Recruits
Simon Arias
SILVER

Bethany Evans 10 Recruits
Simon Arias
SILVER

Mavrick Fredericks 10 Recruits
Evan Holzhauser
SILVER

Dwayne Gomez 10 Recruits
Jose Carvajal
SILVER

Julian Navalta 10 Recruits
Henderson-Locker
SILVER

Danny Souri 10 Recruits
Sabrina Lloyd
SILVER



Melissa Quinn 6 Recruits
AO
BRONZE

Richard Whyte 6 Recruits
AO
BRONZE

Adrienne Bragas 6 Recruits
AO
BRONZE

Andrea Caridad Perez 5 Recruits
Fort Worth Latino Division
BRONZE

Elijah Findley 5 Recruits
Weatherspoon-Harris
BRONZE

Jacob Krakora 5 Recruits
S-S-Parks-Salvaggi
BRONZE



Anizabeth Parra Gonzalez 7 Recruits
Henderson-Williams
BRONZE

Karen Romero 5 Recruits
Jesus Romero
BRONZE

Chase Snider 5 Recruits
Simon Arias
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

The BUSINESS ATHLETE



FRED BEAR: SHARING SKILL AND PASSION

Heroes come in many different forms. As a kid, most heroes are athletes or famous actors. My hero was **FRED BEAR**. If you are a hunter or involved in shooting sports, you might know him as the father of modern-day archery.

Fred Bear was an American bow hunter, bow manufacturer, author, and television host. Bear Archery was founded in 1933 in his garage for only \$1,200. Humble beginnings

often lead to great things. Bear was only 33; many of our agents are less than 30 years old! Papa Bear (as he is known by bow hunters) did not start bowhunting until the age of 29. He did not take his first deer with a bow until 4 years later.

During his lifetime, Bear shared his knowledge and introduced millions to the sport of archery through exhibitions, television, and film. When you share your knowledge, not only do you make others better, but you benefit from your time spent, which accrues financially with compounded interest. His humility endeared him to almost everyone.

In 1947, Bear and his wife moved to Michigan where they lived in a tent along a river to keep their expenses down while trying to make a go of their bow business. Bear never lost sight of where he was going. He applied for his first patent on April 21, 1954, but it would be four long years until he tasted success.

Bear's mentor was pioneer bowhunter Art Young, whom he met at a Rotary meeting. Young was impressed with Fred's enthusiasm for archery so they started to make archery tackle together in Fred's basement. Young passed along bow-building tips that were passed to him by Will "Chief" Compton. Sharing traditions and knowledge and passing them on to the next mimics how we also pass along successful systems and processes to new people.

Bear's unabated enthusiasm for archery ignited the world's interest in archery. For 40 years, Bear produced 25 films highlighting

By **Denny Snyder**
MGA - AO



his pursuit of game all over the world. Years of practice and focus lead to that one shot at a world record on many of his animals taken with a bow. His expertise generated new business. Being #1 can do that for any business.

A referral network pays huge dividends to those smart enough to collect those referrals.

PEOPLE WANT TO BE SERVICED BY THE BEST.

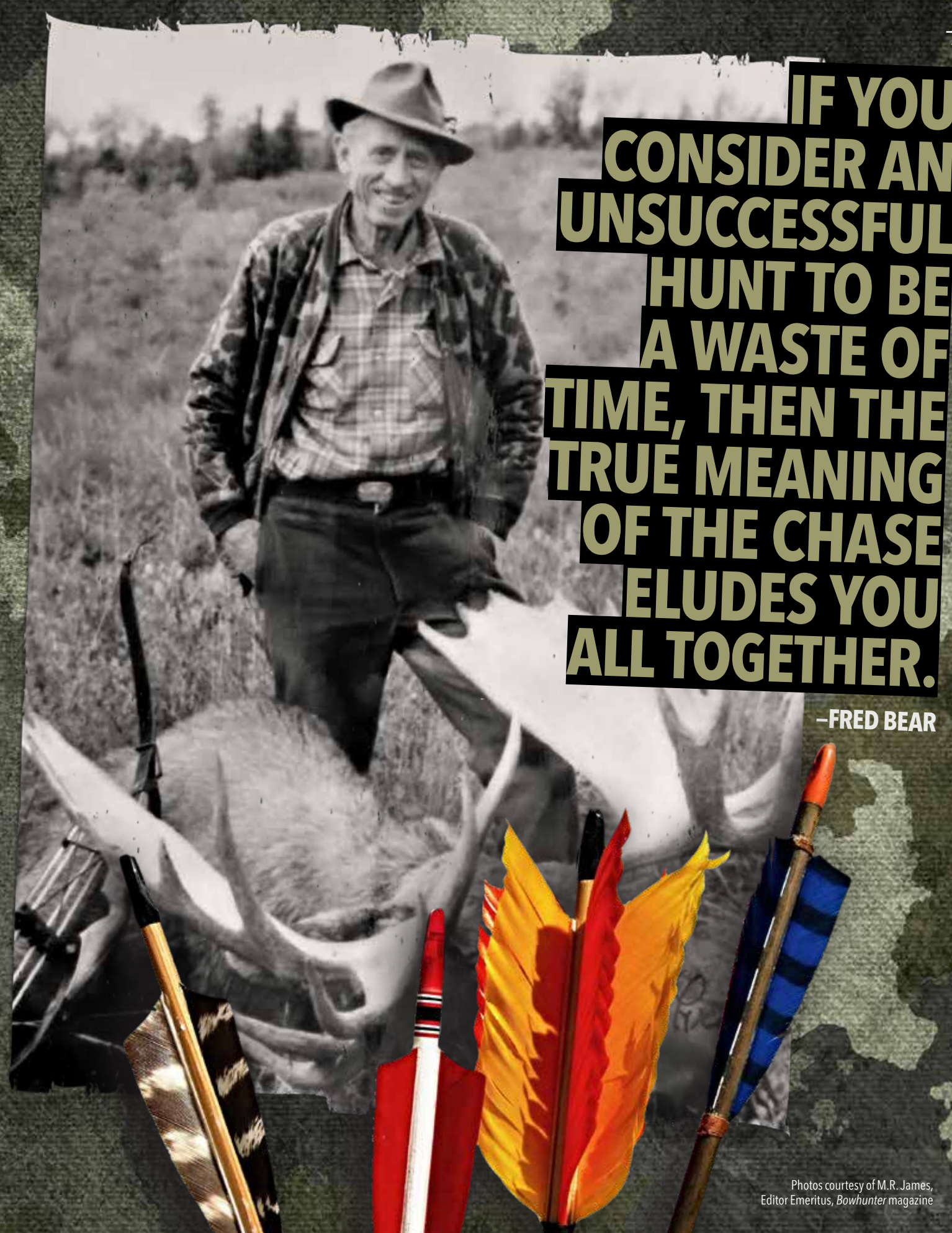
That is why competition is so important to help everyone excel to the next level. Bear held 5 world records, most on dangerous game. He was so focused on the details of the filming process that he didn't have time to get scared. Sticking to the script, having the patience and endurance to weather the storm to make that one shot ... that's all we get sometimes with a union member.

Bear's goal was to make archery easy for everyone. That is what our script does for our agents so that anyone who sticks with the process can also experience the joys of success. Let's all walk the same path made by Papa Bear.

LET'S ALWAYS SHARE OUR VISION, PASSION, AND KNOWLEDGE WITH ANYONE WILLING TO LISTEN. ☺

IF YOU CONSIDER AN UNSUCCESSFUL HUNT TO BE A WASTE OF TIME, THEN THE TRUE MEANING OF THE CHASE ELUDES YOU ALL TOGETHER.

-FRED BEAR



Photos courtesy of M.R. James, Editor Emeritus, Bowhunter magazine



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to LCFry@aillife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

THE FOUNDATION FOR SUCCESS



Bo Gentile

Division Senior Vice President of Recruiting

The strongest and most critical element of anything you build is the FOUNDATION it's built on. Webster's Dictionary defines *foundation* as "the natural or prepared ground or base on which some structure rests." Building your SGA office with Personal Recruiting is a major factor in those experiencing tremendous growth and success. For the sake of this article, we will refer to your office in place of 'structure' in the definition above.

If we go way back in the AIL-NILICO list of best practices for Supervising, General, or Master General Agents, there is one key foundation principle: Personal Recruiting. Their belief in Personal Recruiting is greater than any other recruiting process for no other reason than they were personal recruits themselves. Did you know that both our CEO, President, and the majority of our Executive Council members were personal recruits? Their success alone shows the value in Personal Recruiting.

Do you know the benefits of the soon-to-be-renamed Legacy Recruiting Program? Along with a new name will be new benefits and prize levels, so be on the lookout for

that. Some mainstays of the program will always be there:

Incentive Program New Associate

- \$750 when your Personal Recruit writes their first application within your first 90 days of your tenure with AIL / NILICO
- \$250 when your Personal Recruit writes their first application after your first 90 days

Convention Credits

Not only does the New Agent earn credit for Convention, you as the recruiter of the personal recruit also get credits towards your Convention qualification.

Prizes Levels

Bronze — Plaque; Silver — Pen and Portfolio; Gold — Gold Ring; Platinum — 3day-2night resort trip (all inclusive)

Agent Retention

Company data clearly shows that personal recruits maintain their careers longer and achieve promotions at a faster pace.

Pay-It-Forward Feeling

I'm not sure there is greater satisfaction than bringing someone into this business and helping them achieve success.

By now, you should be INSPIRED, but you may be asking how or where to implement Personal Recruiting for yourself as an individual producer or your hierarchy. Personal Recruiting can take many forms with friends and family, at social events — if you're "open for business" in the area of recruiting, it can happen anywhere.

Any success at AIL-NILICO starts with our best practices and a script to get the

conversation started. The outline below is a simple and great first step.

1. Start a Conversation — Be yourself.

As rapport builds so should your ability to ask questions that determine if they would be a possible recruit. Start the conversation with questions such as "What do you do for a living?" "Is that the dream job? Do you feel in control of your career?"

2. Invite them for an interview — In the new world of virtual recruiting, their interview can either be virtual or face to face depending on local health guidelines.

3. Set the Interview Date and Time — Capture contact information to send a follow-up text or email the day of or day before the agreed-to time.

4. Follow Up — Once the interview has been conducted, if virtual you should receive some type of questionnaire back from them, and if they are positive responses, move forward with setting the final interview.

Remember, Personal Recruiting starts in your own mind as you gain more belief in what you are doing and how to transfer that skill set to others to ensure success. If you want to start your leadership career with AIL-NILICO on a SOLID FOUNDATION, it will always be built on Personal Recruiting. Reach out to your mentors and your organization's leaders for more tips. Inspire, implement, and inspect your process and the results will follow! 🙌

May Company Totals

Sales

- \$20,688,480 Net ALP
- 9.17% Growth over May 2020
- YTD Growth — 12.6%

Recruiting

- New Associates — 1,547
- Agent Count — 10,718

Quality/Reinstatements

- 14% increase in reopens over May 2020
- Total of 2,932 policies conserved
 - 2,238 reinstatements
 - 694 reopens
- Persistency 84% — Highest in Company history
- 13th-month retention 64.1% — Highest in Company history
- 4-month retention — 78.3%

Public Relations

- 429,605 Members signed — 54% increase over May 2020
- 40 Original TGs signed — 100% increase over May 2020
- 14,942 Original Leads Received — 3% increase over May 2020

THRIVE

ARE YOU READY FOR SOME FOOTBALL? IT'S TIME TO PLAY TO WIN!

CONTEST FOR INDIVIDUAL PRODUCERS

WIN A TRIP TO SEE THE **DALLAS COWBOYS** PLAY THE **DENVER BRONCOS** ON SUNDAY, NOVEMBER 7.

IN ADDITION TO TICKETS TO THE SUNDAY NIGHT GAME, WINNERS WILL RECEIVE THE FOLLOWING:

- Complimentary airfare for each winner and one guest
- Accommodations at Live! by Loews hotel in Arlington, TX
- Dinner on Saturday, November 6 at Texas Live, Arlington's newest entertainment venue, and tailgate on Sunday before the game

CONTEST WINNERS WILL BE SELECTED BASED ON THE CRITERIA BELOW:

Suite Tickets: Top 4 Rookie Producers and Top 4 Veteran Producers combined totals of July and August will receive suite tickets.

Game Tickets: There will be a drawing for 2 Rookie and 2 Veteran Producers Total ALP from July and August 2021

NET ALP TOTAL	# OF ENTRIES	NET ALP TOTAL	# OF ENTRIES
\$50,000	1	\$110,000	11
\$55,000	2	\$115,000	12
\$60,000	3	\$120,000	13
\$70,000	4	\$125,000	14
\$75,000	5	\$130,000	15
\$80,000	6	\$140,000	16
\$85,000	7	\$145,000	17
\$90,000	8	\$150,000	18
\$95,000	9	\$155,000+	20
\$100,000	10		

CONTEST FOR SGAs

WIN A TRIP TO SEE THE **DALLAS COWBOYS** PLAY THE **PHILADELPHIA EAGLES** ON MONDAY, SEPTEMBER 27.

IN ADDITION TO TICKETS TO THE MONDAY NIGHT GAME, WINNERS WILL RECEIVE THE FOLLOWING:

- Complimentary airfare for each winner and one guest
- Accommodations at Live! by Loews hotel in Arlington, TX
- Dinner and watch NFL football on Sunday, September 26 at Texas Live, Arlington's newest entertainment venue, and tailgate on Monday before the game

CONTEST WINNERS WILL BE SELECTED BASED ON THE CRITERIA BELOW:

Fantasy Draft baseline total ALP from July and August over 2x baseline multiplied by % Associate objective combined over July and August final score will be used to determine winners. SGAs also have the opportunity to win exclusive suite tickets. Please see winning structure below:

SUITE TICKETS		GAME TICKETS	
Cat 1	Top 3 SGAs	Cat 6-7	Top SGA
Cat 2-3	Top 3 SGAs	Cat 8-9	Top SGA
Cat 4-5	Top 2 SGAs	Cat 10-11	Top SGA
		Cat 12	Top SGA

*If a partnership wins that has more than 2 partners, additional partners will be provided game tickets.



OFFICIAL LIFE INSURANCE OF THE DALLAS COWBOYS

VIBRA LATINA



By **Diego Arango**
Sales Director



Cada año enfrentamos nuevos obstáculos y lo que nos hace superar cada uno de estos obstáculos es un concepto que aprendí hace muchos años y es "que nosotros, en American Income Life y National Income Life tenemos un ADN diferente". La forma como se desarrolla cada uno de nuestros agentes y cómo se establecen nuestros equipos de gestión nos hace destacar entre el resto del campo. La forma como hemos sido forjados mantiene intacta nuestra cultura y nos ayuda a seguir prosperando para las generaciones venideras.

Aquí es donde entra en juego nuestra integridad. La importancia de cada persona y su interacción en AIL y NILICO tiene importancia sobre cuáles son nuestros objetivos y, a medida que crecemos, también aumentan nuestros valores. Cada uno de nosotros tiene la obligación de buscar el talento y transformarlo en valor humano para triunfar en nuestras áreas de desempeño junto con las cualidades que caracterizan a cada uno de nuestros mercados en toda la empresa, teniendo en cuenta que el talento va de la mano con la tecnología.

Las Divisiones Latinas de AIL y NILICO continúan expandiéndose en nuestras áreas locales, más agentes continúan agregando valor a la cultura de la empresa, sumando su conocimiento y liderazgo para moldear el comportamiento y aportar a la sólida estructura que tiene esta empresa. Los Agentes Latinos se han incorporado al equipo que incentivará el cumplimiento de las metas organizacionales, lo cual nos mantendrá a la vanguardia entre lo necesario y lo innecesario para nuestros patrones de crecimiento.

Continuaremos el legado aprendiendo los estándares, educando a nuevos agentes para que continúen llevando la bandera, manteniendo claros nuestros objetivos. A través de nuestras actividades, continuaremos construyendo con los valores de la empresa, manteniendo la integridad de los sistemas y agregando valor a la organización.

Hemos mantenido nuestra integridad durante muchas décadas y ahora esperamos desarrollarla durante muchas generaciones. Nuestras Divisiones Latinas serán parte de esto y continuarán agregando valor a AIL y NILICO. ¡Este orgulloso de pertenecer a esta organización y su futuro! 🇺🇸

Every year we face new obstacles and what makes us overcome each of these obstacles is a concept I learned many years ago and it is that we, at American Income Life and National Income Life are a different breed. The way each of our agents is developed and how our management teams are established make us stand out among the rest of the field. The way we are forged keeps our culture intact and helps us continue to thrive for generations to come.

This is where our integrity comes to play. The importance of each person and their interaction in AIL and NILICO has importance into what our objectives are and as we get bigger also our values get bigger. Each of us has an obligation to seek the talent and transition it into human value to succeed in our areas of operation along with the qualities which characterize our markets across the company. Talent goes hand-in-hand with technology.

Latin Divisions at AIL-NILICO continue to expand in our local areas. More agents continue to add value to the culture of the company, adding their knowledge and leadership to shape the behavior and add to the strong structure this company has. Latin Agents are an addition to the team which will help meet organizational goals and keep us ahead of our planned growth.

We will continue the legacy by learning the standards, educating new agents to continue to carry the flag, and keeping our objectives clear. Through our activities, we will continue to build on company values, keeping the integrity of the systems and adding value to the organization.

We have kept our integrity for many decades and now we look forward to developing it for many generations to come. Our Latin Divisions will be part of this and will continue to add value to AIL/NILICO. Be proud to belong to this organization and its future! 🇺🇸



Vemos una tremenda oportunidad en el mercado Latino. AIL-NILICO busca MGAs y GAs Latinos que deseen seguir la carrera profesional de SGA. **Si usted está interesado, hable con su SGA, después envíe un correo electrónico a futuresga@AILife.com**

We see tremendous opportunity in the Latino market. AIL-NILICO is looking for Latino MGAs and GAs wanting to pursue the SGA Career track. **If you are interested, speak to your SGA, then send an email to futuresga@AILife.com**

VETERAN PRODUCER



1
DANA MARTIN GONZALEZ
MIAMI, FL

SA



1
MARIELA GODOY
MIAMI, FL

VETERAN MGA



1
SERGIO CARTA
MIAMI, FL

RGAs



1
ALEXIS NARANJO
HOUSTON, TX

ROOKIE PRODUCER



1
ROGER TOVAR
BEDFORD, TX

GA



1
YERALDI VILA GONZALEZ
DALLAS, TX

ROOKIE MGA



1
JORGE CARIDAD
BEDFORD, TX

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: MAY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$17,395	86.1	Alfredo Garcia	Beto Quintero
2	Diego Vargas	\$13,046	76.4	Daniel Pacheco	Beto Quintero
3	Jean Romero Capote	\$9,928	89.6	Jean Romero Capote	Jesus Romero
4	Jhanna Valerio Vivas	\$9,877	96.7	Patricia Fischer	Beto Quintero
5	Victor Romero	\$9,679	88.6	Doris Martinez Garcia	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: MAY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Roger Tovar	\$40,272	100	Jorge Caridad	Fort Worth Latino Division
2	Angel Gamez Carrillo	\$31,899	100	Nelly Cuba De Tabares	Hemerson Gonzalez
3	Belkis Rosal	\$25,623	99	Solgeis Cardozo Mijares	Hemerson Gonzalez
4	Xiomara Torres	\$20,170	100	Adalberto Paz	San Antonio Latino Division
5	Julie Beltran	\$20,109	100	Solgeis Cardozo Mijares	Hemerson Gonzalez

TOP LATINO MARKET SUPERVISING AGENTS: MAY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Mariela Godoy	\$59,093	\$59,093	96	Nelly Cuba De Tabares	Hemerson Gonzalez
2	Johanna Soto-Silva	\$47,625	\$47,625	97	Solgeis Cardozo Mijares	Hemerson Gonzalez
3	Juan Guzman Aular	\$39,310	\$39,310	100	Luis Velasquez	Jesus Romero
4	Axel Carrasquel	\$37,553	\$41,362	100	Jorge Caridad	Fort Worth Latino Division
5	Edgar Santamaria Tovar	\$32,932	\$37,166	99		Richardson Latino Division

TOP LATINO MARKET GENERAL AGENTS: MAY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yeraldi Vila Gonzalez	\$69,740	\$80,013	76.4	Nelly Cuba De Tabares	Hemerson Gonzalez
2	Narayana Pena Gutierrez	\$64,442	\$86,926	92	Solgeis Cardozo Mijares	Hemerson Gonzalez
3	Lubraska Iguaro	\$53,487	\$60,477	99	Luis Velasquez	Jesus Romero
4	Yania Tineo Soto	\$51,022	\$56,951	91		Richardson Latino Division
5	Cartiza Rojas	\$50,872	\$93,314	100	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: MAY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Sergio Carta	18.1%	\$163,259	\$138,184	80.7	Beto Quintero
2	Mayra Robles	10.2%	\$33,612	\$30,491	74.9	Gonzalez-Vasu

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: MAY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jorge Caridad	509.8%	\$148,875	\$29,200	94	Fort Worth Latino Division
2	Adalberto Paz	383.6%	\$112,024	\$29,200	95	San Antonio Latino Division
3	Angel Contreras	340.9%	\$99,546	\$29,200	73.0	Hemerson Gonzalez

TOP LATINO MARKET REGIONAL GENERAL AGENTS: MAY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	254.8%	\$114,432	\$32,250	94	Jesus Romero

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Dana Martin Gonzalez	\$62,033	86.1	Alfredo Garcia	Beto Quintero
2	Diego Vargas	\$51,311	76.4	Daniel Pacheco	Beto Quintero
3	Victor Romero	\$46,029	88.6	Doris Martinez Garcia	Beto Quintero
4	Leonardo Alsina	\$40,087	79.8	Sergio Carta	Beto Quintero
5	Eli Lobo Gonzalez	\$32,814	86.6	Sergio Carta	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Roger Tovar	\$84,592	100	Jorge Caridad	Fort Worth Latino Division
2	Belkis Rosal	\$66,712	99	Solgeis Cardozo Mijares	Hemerson Gonzalez
3	Nancy Djendji	\$58,532	100	Jean Romero Capote	Jesus Romero
4	Yoselin Diaz Cruz	\$53,519	96	Solgeis Cardozo Mijares	Hemerson Gonzalez
5	Dulce Monagas	\$51,773	98		Hemerson Gonzalez

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yelitza Dominguez	\$96,748	\$154,940	99	Jean Romero Capote	Jesus Romero
2	Juan Guzman Aular	\$86,209	\$99,011	100	Luis Velasquez	Jesus Romero
3	Patricia Cinquemani	\$85,358	\$108,801	97	Susana Al Choufi Naim	Hemerson Gonzalez
4	Havis Alvarado	\$79,170	\$125,922	87	Astrid Castrillon	Hemerson Gonzalez
5	Angel Ramirez	\$75,283	\$96,822	88	Klyo Vidal	Beto Quintero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nafic Djendji Abdel Khalek	\$289,501	\$501,910	99	Jean Romero Capote	Jesus Romero
2	Taleb Jammoul Hajali	\$259,188	\$460,179	93	Klyo Vidal	Beto Quintero
3	Narayana Pena Gutierrez	\$214,914	\$297,418	92	Solgeis Cardozo Mijares	Hemerson Gonzalez
4	Helgi Bistochett Navarro	\$166,649	\$192,584	93		Richardson Latino Division
5	Yeraldi Vila Gonzalez	\$136,854	\$201,592	76.4	Nelly Cuba De Tabares	Hemerson Gonzalez

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Mayra Robles	13.9%	\$165,203	\$145,083	74.9	Gonzalez-Vasu

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Jorge Caridad	289.6%	\$422,860	\$146,000	94	Fort Worth Latino Division
2	Carmen Pena Guedez	247.3%	\$361,061	\$146,000	94	Jesus Romero
3	Angel Contreras	222.0%	\$324,075	\$146,000	73.0	Hemerson Gonzalez

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	4059.9%	\$550,244	\$13,228	94	Jesus Romero

START HERE!



CONTRACT WITH AIL-NILICO

- Study for your exam
- PASS LICENSING EXAM**
- Classroom training
- Learn presentation – practice, repetition
- Know your products

MAKE FRIENDS



- Roleplay
- Practice presentation
- Field training
- Learn to manage your time

FIRST PRESENTATION

- Get answers to all health questions
- Compare health questions to prescribed meds
- Find out why a policy is declined or rated



- Learn from your mistakes
- Be accountable for your actions
- Listen to your customers
- Sell to your customer's needs and budget

ASK FOR REFERRALS & FOLLOW-UP

- Send thank-you cards

RAISE THE BAR

BUILD CONFIDENCE



- Get enough sleep!
- Write down short & long-term goals
- Share your goals with your support system
- Build genuine, honest relationships
- Always do the right thing
- Strive for quality business

SHARE THE OPPORTUNITY THROUGH PERSONAL RECRUITING



- Reward yourself after hitting milestones
- Service after the sale (POS)

GIVE BACK TO YOUR COMMUNITY

- Care for mind, body, spirit
- Go the extra mile for your customers

BE AN EXAMPLE



- Consider becoming a leader

ATTEND LEADERSHIP ACADEMY

- Become a mentor
- Pay it forward

NEVER STOP LEARNING

Thanks to Abeni Mayfield (Arias) and Lily Sakai (Cohen-Velasquez) for contributing to this article.

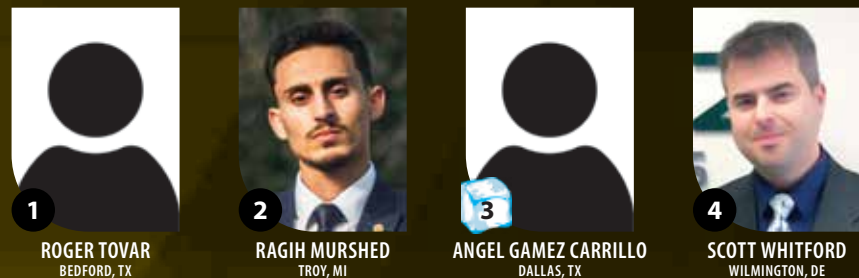
FIND A MENTOR

DEVELOP DISCIPLINE

KEEP GOING!

BUILDING A CAREER WITH INTEGRITY





1 ROGER TOVAR
BEDFORD, TX

2 RAGIH MURSHED
TROY, MI

3 ANGEL GAMEZ CARRILLO
DALLAS, TX

4 SCOTT WHITFORD
WILMINGTON, DE

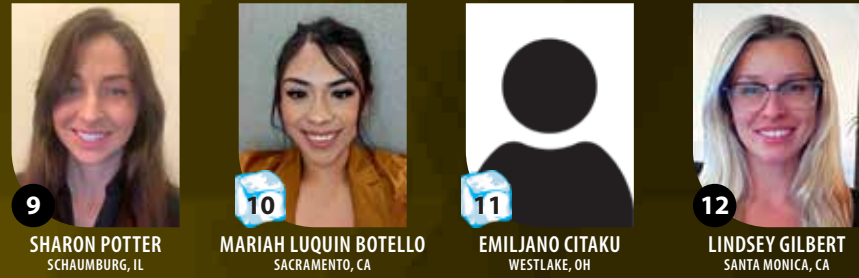


5 BELKIS ROSAL
DALLAS, TX

6 BLAIR SHEPPARD
CARBONEAR, NJ

7 OUTTARA LY-BELTRE
EDISON, NJ

8 ASHLEY MYSCA
DES PLAINES, IL



9 SHARON POTTER
SCHAUMBURG, IL

10 MARIAH LUQUIN BOTELLO
SACRAMENTO, CA

11 EMILJANO CITAKU
WESTLAKE, OH

12 LINDSEY GILBERT
SANTA MONICA, CA

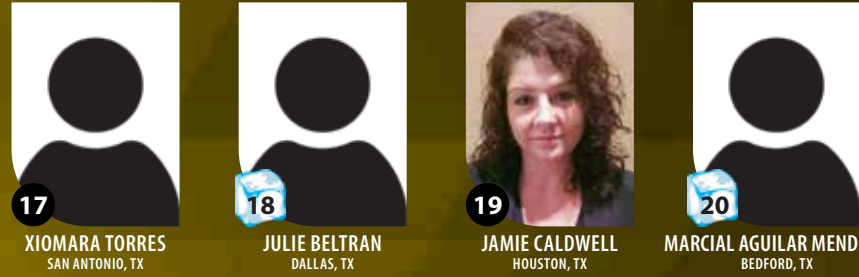


13 CONNOR O'DONNELL
CLEVELAND, OH

14 JARRELL HAZZARD
RIVERSIDE, CA

15 AMANDEEP KAUR
CONCORD, CA

16 JEREMY DIGIOVANNI
ORLANDO, FL



17 XIOMARA TORRES
SAN ANTONIO, TX

18 JULIE BELTRAN
DALLAS, TX

19 JAMIE CALDWELL
HOUSTON, TX

20 MARCIAL AGUILAR MENDOZA
BEDFORD, TX



21 LUIS VEGA DIOMAIUTO
BEDFORD, TX

22 TARISA WILLIAMS
WILMINGTON, DE

23 ALEJANDRO CARUCI
BEDFORD, TX

ICEBREAKERS

MAY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Roger Tovar	\$40,272	100	Jorge Caridad	Fort Worth Latino Division
2	Ragih Murshed	\$34,088		86.6	Nick Scordos Zach Hart
3	Angel Gamez Carrillo	\$31,899	100	Nelly Cuba De Tabares	Hemerson Gonzalez
4	Scott Whitford	\$25,725		83.2	Saury Espailat Ryan Bisanz
5	Belkis Rosal	\$25,623	99	Solgeis Cardozo Mijares	Hemerson Gonzalez
6	Blair Sheppard	\$24,729		82.7	Steven Sparkes AO
7	Uttara Ly-Beltre	\$24,678	100	Johnny Ly	Giglione-Ackerman
8	Ashley Mysza	\$23,705		87.4	John Vacca Tommy Vena
9	Sharon Potter	\$23,525	100	Patrycja Grudzinska	Sabrina Lloyd
10	Mariah Luquin Botello	\$23,110	98	Noe Perez	Saavedra-Longino
11	Emiljano Citaku	\$22,701	100	Arif Hajro	AO
12	Lindsey Gilbert	\$22,324	88	Harold Durana	AO
13	Connor O'Donnell	\$21,100	92	Arturo Romero	S-S-Parks-Salvaggi
14	Jarrell Hazzard	\$21,001	100	Eno Iftiu	AO
15	Amandeep Kaur	\$20,872	100	Kamal Tayyib	Andrew McQuade
16	Jeremy DiGiovanni	\$20,766	98	Joe Lewo	Henderson-Locker
17	Xiomara Torres	\$20,170	100	Adalberto Paz	San Antonio Latino Division
18	Julie Beltran	\$20,109	100	Solgeis Cardozo Mijares	Hemerson Gonzalez
19	Jamie Caldwell	\$20,028	95	Clayton Slaughter	Michael Vasu
20	Marcial Aguilar Mendoza	\$19,958	100	Jorge Caridad	Fort Worth Latino Division
21	Carlos Barreto Salazar	\$19,782	100		Richardson Latino Division
22	Ladan Rahbary	\$19,682		87.1	Bruce Viaje AO
23	Kyle Johnston	\$19,487		90.3	Kyle Johnston AO
24	Minji Co	\$19,362	98	Vanessa Forouzan	AO
25	Karem Cogollo	\$19,312	93	Norvi Belisario	San Antonio Latino Division
26	Lino Olivares Morales	\$19,235	100	Jean Romero Capote	Jesus Romero
27	Bettania Ramos	\$19,176	91	Adalberto Paz	San Antonio Latino Division
28	Kelly Nelson	\$18,937	93	Bobby Park	AO
29	Andrew Bogeas	\$18,718	97	Mike Paragiou	S-S-Parks-Salvaggi
30	Luis Vega Diomaiuto	\$18,678	100	Jorge Caridad	Fort Worth Latino Division
31	Jay Maska	\$18,602	96	Conner White	Arias-Dlabik
32	Jose Rojas	\$18,494	100	Jeffrey Espinal	Theodore Pappas
33	Ashley Jackson	\$18,403	99	Matthew Diulus	Simon Arias
34	Tarisa Williams	\$18,273	98	Joshua Wang	Ryan Bisanz
35	Andrew Elledge	\$18,255	99	John Hartin	AO
36	Alvaro Ramirez Calderon	\$18,109	100	Nelly Cuba De Tabares	Hemerson Gonzalez
37	Eduardo Peraza Ramos	\$17,991	100	Norvi Belisario	San Antonio Latino Division
38	Matthew Kerfoot	\$17,926	95	Brandon Minor	AO
39	Yoselin Diaz Cruz	\$17,481	96	Solgeis Cardozo Mijares	Hemerson Gonzalez
40	Christina Salvatore	\$17,466		75.9	Arif Hajro AO
41	Marilyn de Belisario	\$17,456	99	Norvi Belisario	San Antonio Latino Division
42	Maria Hernandez	\$17,173	94	Adalberto Paz	San Antonio Latino Division
43	Vanessa Rodriguez	\$17,142	84	Reynolds Akuamo	Theodore Pappas
44	Alejandro Caruci	\$16,996	100	Jorge Caridad	Fort Worth Latino Division
45	Adalberto Paz	\$16,837	86	Adalberto Paz	San Antonio Latino Division
46	Jennifer Savino	\$16,660	93	Cody Gardner	Albert Serur
47	Yxel Yanes Yradi	\$16,622	96	Tahis Quintero Bonilla	Jesus Romero
48	Ryan Jackson	\$16,585	95	Nicole Mead	AO
49	Bezawit Girma	\$16,369	99	Matthew Turnquist	Richard Correa
50	Amirhossein Mirkazem	\$16,204	96	Alan Sedaghat	AO

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Spencer Kozej	\$131,928		82.0	Mark Bernsdorff Simon Arias	
*2	Scott Whitford	\$127,100		83.2	Saury Espailat Ryan Bisanz	
*3	Ladan Rahbary	\$125,547		87.1	Bruce Viaje AO	
*4	Ervin Metaj	\$119,273	94	Taulant Bane	Dustin Venekamp	
*5	Bruno Nuro	\$109,301	94	Taulant Bane	Dustin Venekamp	
*6	Christina Salvatore	\$108,416		75.9	Arif Hajro AO	
*7	Kimbria Bracey	\$105,222		74.3	Marsei Hogan Ernest Powell	
*8	Tyjere Morrow	\$102,083		79.6	Ashley Rust James Cunningham	
*9	Ashley Mysza	\$100,467		87.4	John Vacca Tommy Vena	
*10	Bart Barrett	\$99,214		78.4	Mark Lomonaco AO	
11	Carrington Hanna	\$97,874		87.0	Eno Iftiu AO	
12	Christopher Gilbert	\$97,343	89	Jeremiah Russin	Simon Arias	
13	Hector Cruz	\$96,167	93	Joseph Rotolo	Henderson-Locker	
14	Giorgi Gogidze	\$95,493		85.1	James Fangmann Albert Serur	
15	Crystal Lax	\$94,280		81.7	Joy Vann-Austin Jamison Weatherspoon	
16	Marvelie Sanchez	\$93,931	91	Joseph Tomanovich	AO	
17	Connor O'Donnell	\$85,463	92	Arturo Romero	S-S-Parks-Salvaggi	
18	Roger Tovar	\$84,592	100	Jorge Caridad	Fort Worth Latino Division	
19	Chilynn Acevedo	\$84,556		95.2	Chilynn Acevedo Fisher-Zuzick	
20	Scott Urbanowicz	\$83,636	95	Joe Lewo	Henderson-Locker	
21	Josh Spence	\$83,497		74.1	Josh Spence AO	
22	Christina Ande	\$82,638	92	John Vacca	Tommy Vena	
23	Elaina Vecchio	\$82,359	93	Edward DeFurio	Nick Moore	
24	Joshua Hosenbold	\$77,502		75.0	Joe Lewo Henderson-Locker	
25	Michael Geyer	\$77,472		91.2	Mark Bernsdorff Simon Arias	
26	Anthony Williams	\$77,398	89	Ryan Crawford	Simon Arias	
27	Kelechi Anele	\$77,384	91	Carlo Buhay	AO	
28	Joshua Notte	\$74,294	99	Daniel Prinzo	S-S-Parks-Salvaggi	
29	Kelly Nelson	\$73,844	93	Bobby Park	AO	
30	Mohamed Kammal Chaar	\$73,117	97	Nick Scordos	Zach Hart	
31	Sergio Hernandez	\$72,101		76.0	Joe Lewo Henderson-Locker	
32	Sara Hart	\$71,624	84	Eno Iftiu	AO	
33	Stephen Davis	\$68,718	95		Serur-Yagjian	
34	Blair Sheppard	\$68,103		82.7	Steven Sparkes AO	
35	Jeremy DiGiovanni	\$67,126	98	Joe Lewo	Henderson-Locker	
36	Belkis Rosal	\$66,712	99	Solgeis Cardozo Mijares	Hemerson Gonzalez	
37	Kervin Torres	\$66,269	84	Todd Speciale	Henderson-Locker	
38	Michele Stewart	\$65,961	85	Eno Iftiu	AO	
39	Emily Klich	\$65,834	96	Brandon Hughes	Dustin Venekamp	
40	Bryan Stoddard	\$65,665		78.6		Josh West
41	Kurt Evans	\$65,566		84.3	Alec Seibold Josh West	
42	Jay Maska	\$65,517	96	Conner White	Arias-Dlabik	
43	Jennifer Savino	\$64,426	93	Cody Gardner	Albert Serur	
44	Matthew Kahwaji	\$64,395	96	Eno Iftiu	AO	
45	David Ferriolo	\$64,085		92.1	John Catalano Simon Arias	
46	Timothy Mularchuk	\$63,810	89	Mariam Shahid	Theodore Pappas	
47	Vanessa Suiter	\$63,780	98	Adam Kidikas	Josh West	
48	Jenny Anderson	\$63,638		88.5	Martin Salavec Travis Moody	
49	Andi Iftiu	\$63,344	91	Eno Iftiu	AO	
50	Brent Henderson	\$62,431	84	Jeremiah Russin	Simon Arias	

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

VETERAN PRODUCERS



1 JOSHUA DISHONG
COLUMBUS, OH



2 OLEG NOVITCHII
CLEVELAND, OH



3 KEVIN ISHIKANE
KAPOLEI, HI



4 MICHAEL VAN DELFT
HALIFAX, NS



5 LILY SAKAI
LOS ANGELES, CA



6 JOEY KENNEDY
HENDERSONVILLE, TN



7 ALIPATE MAKAU
AUCKLAND, NZ



8 DERRICK MASON
COON RAPIDS, MN



9 DUNI OLUSEGUN
INDIANAPOLIS, IN



10 DINA BOGHDADY
STITTSVILLE, OH



11 ARTURO ROMERO
CLEVELAND, OH



12 ANDREW HASKINS
MONROE, WA



13 CARMEN ARROYO
FLUSHING, NY



14 STEPHANIE DUNBAR
HOUSTON, TX



15 BRYAN JUSKIW
COLUMBUS, OH



16 DANIEL JOHNSTON
CHESTERFIELD, VA



17 ROGER FREDERICKS
LAS VEGAS, NV



18 DANIEL PARAVISINI
GRANDVIEW, MO



19 TINA JANTI
URBANDALE, IA



20 JESSICA DANIELS
INDIANAPOLIS, IN

MAY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joshua Dishong	\$77,360	79.3	Joshua Dishong	S-S-Bendure-Hartwig
2	Oleg Novitchii	\$51,703	86.9	Eric Thompson	S-S-Parks-Salvaggi
3	Kevin Ishikane	\$50,624	94.1	Blake Higuchi	AO
4	Michael van Delft	\$44,237	88.5	Satti-Kanaan	
5	Lily Sakai	\$29,970	93.1	Cohen-Velasquez	
6	Joey Kennedy	\$29,337	90.8	AO	
7	Alipate Makau	\$28,619	94.4	Alipate Makau	Steve Friedlander
8	Derrick Mason	\$28,351	82.5	Derrick Mason	Chad Deley
9	Duni Olusegun	\$28,342	86.4	Duni Olusegun	James Cunningham
10	Dina Boghdady	\$28,288	77.3	Luay Ghawi	AO
11	Arturo Romero	\$27,969	84.1	Arturo Romero	S-S-Parks-Salvaggi
12	Andrew Haskins	\$27,843	77.8	Andrew Haskins	AO
13	Carmen Arroyo	\$27,840	86.9	Levar Morgan	Theodore Pappas
14	Stephanie Dunbar	\$24,994	75.5	Stephanie Dunbar	Michael Vasu
15	Bryan Juskiw	\$23,541	91.2	Bryan Juskiw	S-S-Bendure-Hartwig
16	Daniel Johnston	\$23,457	85.9	Kevin Appasamy	AO
17	Roger Fredericks	\$23,381	89.3	Adrienne Bragas	AO
18	Daniel Paravisini	\$22,205	84.7	Ryan Stenglein	AO
19	Tina Janti	\$21,247	99	Tina Janti	AO
20	Jessica Daniels	\$20,982	73.7	Duni Olusegun	James Cunningham
21	Marc Futterweit	\$20,560	91.8	Corey Helly	Giglione-Ackerman
22	Amanda Lustbader	\$20,299	75.6	Michelle Olivo	Giglione-Ackerman
23	Kasali Kotun	\$19,997	82.4	Kasali Kotun	Williams-Akinade-Musso
24	Mike Reed	\$19,909	91.8	Meaghan Krecsko	AO
25	Orett Nelson	\$19,594	81.4	Chalom-Chalom	
26	Ian Pickett	\$19,356	74.8	Bobby Gujral	AO
27	Viktorious Dugan	\$19,100	86.3	Harold Durana	AO
28	Aref Sayegh	\$18,606	91.1	Phillip Waisman	Satti-Kanaan
29	Duane Shaw	\$18,286	93.0	Duane Shaw	Sabrina Lloyd
30	Andrew Chambers	\$17,735	75.4	Andrew Chambers	Philip Prata
31	Dana Martin Gonzalez	\$17,395	86.1	Alfredo Garcia	Beto Quintero
32	Max Quasem	\$17,394	89.1	Cohen-Velasquez	
33	Debbie-Ann Whitehome	\$17,164	83.4	Christopher Botelho	AO
34	Alex Miller	\$17,123	77.1	Stephen Jeung	Cohen-Velasquez
35	Tina Nelson	\$16,877	86.0	Tina Nelson	Mark Beckford
36	Riche Haye	\$16,819	80.7	Kelly Schoenherr	Philip Prata
37	Hans Klink	\$16,646	92.4	Jason Bratin	Simon Arias
38	Pa Alieu Kasseh	\$16,585	90.5	Pa Alieu Kasseh	AO
39	Ranjana Chopra	\$16,008	87.4	Chalom-Chalom	
40	Nooreenshah Bappoo	\$15,454	86.7	Luay Ghawi	AO
41	Joseph Tomanovich	\$15,425	76.7	Joseph Tomanovich	AO
42	Alex Smith	\$15,422	84.4	Clint Perry	AO
43	Matthew Lehman	\$15,210	84.5	Danny Juskiw	S-S-Bendure-Hartwig
44	Fritzel Octave	\$15,182	79.8	Tom Williams	
45	Roger Fung	\$15,007	73.9	Mathew Hart	
46	Adam Kidikas	\$14,940	82.1	Adam Kidikas	Josh West
47	Yollette Mompoin	\$14,881	86.7	Jean M Joseph	Tom Williams
48	Louis Chiappetta	\$14,861	85.6	Louis Chiappetta	AO
49	Elba Diaz	\$14,793	92.6	Bobby Gujral	AO
50	Massoud Vaziri	\$14,699	86.0	Massoud Vaziri	AO

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$325,539	79.3	Joshua Dishong	S-S-Bendure-Hartwig
*2	Oleg Novitchii	\$254,546	86.9	Eric Thompson	S-S-Parks-Salvaggi
*3	Duni Olusegun	\$213,627	86.4	Duni Olusegun	James Cunningham
*4	Michael van Delft	\$210,638	88.5	Satti-Kanaan	
*5	Carmen Arroyo	\$202,266	86.9	Levar Morgan	Theodore Pappas
*6	Arturo Romero	\$193,874	84.1	Arturo Romero	S-S-Parks-Salvaggi
*7	Kevin Ishikane	\$190,539	94.1	Blake Higuchi	AO
*8	Daniel Paravisini	\$183,786	84.7	Ryan Stenglein	AO
*9	Mario Hajro	\$181,120	89	AO	
*10	Andrew Haskins	\$174,447	77.8	Andrew Haskins	AO
11	Arif Hajro	\$159,750	81.5	Mario Hajro	AO
12	Alipate Makau	\$154,843	94.4	Alipate Makau	Steve Friedlander
13	Aref Sayegh	\$150,411	91.1	Phillip Waisman	Satti-Kanaan
14	Lily Sakai	\$142,562	93.1	Cohen-Velasquez	
15	Muhammed Ashraf	\$140,436	85.6	Sabrina Kryshundayal	Theodore Pappas
16	Derrick Mason	\$135,503	82.5	Derrick Mason	Chad Deley
17	Taulant Bane	\$134,943	89.2	Taulant Bane	Dustin Venekamp
18	Roger Fredericks	\$134,357	89.3	Adrienne Bragas	AO
19	Kevin Gillum	\$132,063	85.0	Mark Neilson	AO
20	Roger Fung	\$127,990	73.9	Mathew Hart	
21	Abeni Mayfield	\$123,642	74.8	Timothy Bugge	Simon Arias
22	Jesse Fullmer	\$119,310	90.5	Jesse Fullmer	AO
23	Mike Reed	\$116,638	91.8	Meaghan Krecsko	AO
24	Dina Boghdady	\$113,776	77.3	Luay Ghawi	AO
25	Alex Miller	\$112,745	77.1	Stephen Jeung	Cohen-Velasquez
26	Troy Plummer	\$112,546	82.8	Michael Mandella	AO
27	Max Quasem	\$108,830	89.1	Cohen-Velasquez	
28	Jillian Getz	\$106,813	85.1	Arif Hajro	AO
29	Ellen Tuttle	\$104,955	87.5	Brett Gryska	
30	Alex Smith	\$101,487	84.4	Clint Perry	AO
31	Viktorious Dugan	\$101,073	86.3	Harold Durana	AO
32	Trevor Bailey	\$95,724	91.1	Scott Wheeler	Satti-Kanaan
33	Bryan Juskiw	\$93,350	91.2	Bryan Juskiw	S-S-Bendure-Hartwig
34	Ireland Sirni	\$92,678	89.8	Edward DeFurio	Nick Moore
35	Kristi Basho	\$92,505	89.0	Arif Hajro	AO
36	Alan Sedaghat	\$91,718	78.6	Alan Sedaghat	AO
37	Duane Shaw	\$88,744	93.0	Duane Shaw	Sabrina Lloyd
38	Michael McKiernan	\$88,730	74.7	David Carpenter	Dustin Venekamp
39	Joey Kennedy	\$88,728	90.8	AO	
40	Stephen Bowen	\$88,041	76.4	Stephen Bowen	AO
41	Patrick Knouse	\$86,574	100.0	Patrick Knouse	Slav Bitman
42	Matthew Zang	\$85,513	83.6	Ryan Stenglein	AO
43	DeAnthony Hartman	\$84,476	80.8	Nick Scordos	Zach Hart
44	Richard Sidoti	\$82,247	83.9	Andrew Bishop	AO
45	Kasali Kotun	\$81,954	82.4	Kasali Kotun	Williams-Akinade-Musso
46	Joachim Jean	\$80,953	94.3	Ryan Hall	Laura Fisher
47	Debbie-Ann Whitehome	\$80,825	83.4	Christopher Botelho	AO
48	Jessica Daniels	\$79,529	73.7	Duni Olusegun	James Cunningham
49	Travis Carpenter	\$78,893	86.2	Travis Carpenter	AO
50	Tyler McKnight	\$78,523	88.8	Mark Neilson	AO

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,894,113 Net ALP — MAX QUASEM 5/31/2021



BOBBY GUJRAL
BURNABY, BC



CHRISTOPHER HINTZ
CALGARY, AB



KIMBERLY HAMILTON
ROCHESTER, NY



RYAN WILSON
MIDDLETOWN, CT



BRUCE VIAJE
SURREY, BC



ALBERTO ALCALA
MEDIA, PA



MARIO HAJRO
CORONA, CA



MELINDA-RAE LYSE
CALGARY, AB



TODD SPECIALE
ORLANDO, FL



ROBERT JACKSON
LOMBARD, IL



TYLER WORSTELL
WEXFORD, PA



CARLO BUHAY
WINNIPEG, MB



MASSOUD VAZIRI
BURNABY, BC

Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

MAY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Bobby Gujral	70.4%	\$528,849	\$310,348		81.6	AO
Robert Janev	33.8%	\$336,018	\$251,046		75.9	Sabrina Lloyd
II Christopher Hintz	12.2%	\$287,983	\$256,724		78.9	AO
III Kimberly Hamilton	15.4%	\$227,998	\$197,587		81.4	Brett Gryska
IV Ryan Wilson	25.4%	\$205,521	\$163,872		77.9	Phillip Prata
V Bruce Viaje	106.8%	\$197,757	\$95,608		81.6	AO
Sara Vaz	68.8%	\$139,256	\$82,511		81.6	AO
Blake Higuchi	14.2%	\$146,693	\$128,484		78.2	AO
VI Alberto Alcala	66.6%	\$150,281	\$90,227		75.7	Ryan Bisanz
Darrell Asbell	65.8%	\$143,994	\$86,869		81.9	AO
James Sodan	47.3%	\$159,424	\$108,242		80.6	Nick Moore
VII Mario Hajro	374.5%	\$303,732	\$64,010	89		AO
Duane Shaw	78.7%	\$123,502	\$69,116		75.0	Sabrina Lloyd
Sokol Fazliu	65.3%	\$122,648	\$74,199		81.3	Simon Arias
VIII Melinda-Rae Lyse	61.6%	\$89,914	\$55,655		73.5	AO
Michael McKiernan	36.4%	\$85,909	\$62,990		79.5	Dustin Venekamp
Ronald Rivera	17.2%	\$90,355	\$77,127		80.5	Cohen-Velasquez
IX Todd Speciale	272.6%	\$102,174	\$27,424	91		Henderson-Locker
Kevin Appasamy	73.3%	\$101,015	\$58,296		84.5	AO
Harold Durana	72.1%	\$97,544	\$56,687		81.9	AO
X Robert Jackson	1287.2%	\$59,818	\$4,312		78.4	Arias-Dlabik
Casey Kunash	101.9%	\$82,592	\$40,899		74.5	Tommy Vena
Stephen Jeung	71.7%	\$80,494	\$46,887		76.4	Cohen-Velasquez
XI Tyler Worstell	700.0%	\$43,469	\$5,433		87.7	Simon Arias
Daniel Perkins	212.2%	\$93,860	\$30,066		81.9	AO
Justin Sutton	152.8%	\$84,792	\$33,535		77.9	Giddens-Giddens
XII Carlo Buhay	340.8%	\$74,839	\$16,978		82.4	AO
Jonathan Phillips	137.8%	\$60,783	\$25,560		81.2	Blake Ralston
Mac Duddy	117.8%	\$43,589	\$20,017		85.6	Giglione-Ackerman
XIII Massoud Vaziri	609.4%	\$55,854	\$7,873		78.4	AO
Alexis Naranjo	254.8%	\$114,432	\$32,250	94		Jesus Romero
Adam Schaefer	232.1%	\$30,660	\$9,232		78.6	Chad Deley

ALL TIME RECORD: \$1,348,288 Net ALP — MARK NEILSON

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Joshua Olin	13.5%	\$3,129,972	\$2,756,837		81.3	AO
Mark Neilson	10.7%	\$3,836,605	\$3,465,688		80.2	AO
II David Carpenter	32.8%	\$1,959,261	\$1,475,404		79.2	Dustin Venekamp
Matthew Diulus	29.1%	\$1,827,717	\$1,415,520		79.2	Simon Arias
III Kimberly Hamilton	37.4%	\$1,401,201	\$1,019,979		81.4	Brett Gryska
Brody Maughan-Evanson	34.7%	\$1,413,512	\$1,049,275		78.3	Simon Arias
Eric Thompson	19.5%	\$1,309,023	\$1,095,020		85.8	S-S-Parks-Salvaggi
IV Randall Cook	35.0%	\$1,223,563	\$906,477		79.1	Jamison Weatherspoon
Mark Lahijani	17.4%	\$943,923	\$804,103		76.0	Theodore Pappas
Joseph Tomanovich	17.3%	\$1,026,215	\$875,220		82.9	AO
V Scott Wheeler	46.4%	\$922,888	\$630,561		83.7	Satti-Kanaan
Bruce Viaje	37.9%	\$883,465	\$640,878		81.6	AO
Jenny Kim	33.0%	\$838,366	\$630,191		77.6	AO
VI James Sodan	84.5%	\$1,066,525	\$578,109		80.6	Nick Moore
Andrew Bishop	72.1%	\$942,820	\$547,835		84.8	AO
Meaghan Krecsko	49.7%	\$836,928	\$559,135		75.6	AO
VII Mario Hajro	268.2%	\$1,762,958	\$478,833	89		AO
Duane Shaw	65.3%	\$827,775	\$500,810		75.0	Sabrina Lloyd
Sokol Fazliu	57.2%	\$787,476	\$500,906		81.3	Simon Arias
VIII Jeffrey von Kienast	64.7%	\$642,756	\$390,280		81.8	Josh West
Michael McKiernan	58.1%	\$633,942	\$401,101		79.5	Dustin Venekamp
Adam Kidikas	46.1%	\$644,225	\$440,933		79.8	Josh West
IX Todd Speciale	221.1%	\$1,072,590	\$334,046	91		Henderson-Locker
Mavrick Fredericks	52.6%	\$509,783	\$334,010		75.7	Evan Holzhauer
Tim McAdams	36.8%	\$521,521	\$381,340	90		Weatherspoon-Harris
X Casey Kunash	138.6%	\$676,533	\$283,505		74.5	Tommy Vena
John Vacca	123.1%	\$613,786	\$275,153		74.9	Tommy Vena
Mark Bernsdorff	95.3%	\$528,828	\$270,709		82.7	Simon Arias
XI Justin Sutton	89.9%	\$481,819	\$253,705		77.9	Giddens-Giddens
Christopher Botelho	81.3%	\$425,329	\$234,580		77.0	AO
Michael Battaglio	70.1%	\$384,299	\$225,877		79.5	Evan Holzhauer
XII Joy Vann-Austin	105.7%	\$330,922	\$160,873		80.0	Jamison Weatherspoon
Rachel Brown	91.2%	\$340,320	\$178,035		81.1	London Nelson
Mac Duddy	81.5%	\$295,510	\$162,800		85.6	Giglione-Ackerman
XIII Alexis Naranjo	4059.9%	\$550,244	\$13,228	94		Jesus Romero
Adam Schaefer	219.4%	\$198,066	\$62,010		78.6	Chad Deley
Pedro Lemos	146.7%	\$270,120	\$109,500	96		Henderson-Locker

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



AO

SABRINA LLOYD



COHEN-VELASQUEZ

NICK MOORE

JOSH WEST



RYAN BISANZ

ANDREW MCQUADE

STEPHEN JUBREY

BLAKE RALSTON



TOMMY VENA

MARTIN FORSHEE

TOP % OF NET ALP OBJ ▶



ANDREW MCQUADE
Category VII
311.6

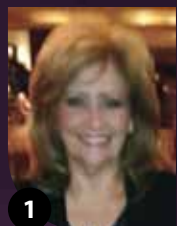
EC = 2021 Executive Council Member

Spotlight recognizes SGAs in Categories I-XI based on positive Net ALP Growth and Cat XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XI based on Net ALP Growth (minimum 15%) and Cat XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

MAY						
Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I A0	88.6	\$4,899,031	\$5,530,400		80.7	17.5
S-S-Parks-Salvaggi	66.4	\$1,027,977	\$1,548,800		82.3	-19.3
S-S-Bendure-Hartwig	60.2	\$420,698	\$698,700		80.0	-23.7
II Sabrina Lloyd	127.9	\$488,387	\$381,800		75.6	81.4
Beto Quintero	99.1	\$456,235	\$460,400		78.6	56.1
Brett Gryska	68.8	\$410,098	\$596,500		81.4	-0.7
III Cohen-Velasquez	112.9	\$383,963	\$340,200		81.4	32.2
Satti-Kanaan	79.6	\$303,325	\$381,200		83.2	8.1
Tom Williams	92.2	\$272,205	\$295,200		75.0	-3.3
IV Nick Moore	123.7	\$253,131	\$204,600		81.3	45.1
Philip Prata	102.5	\$248,084	\$242,000		78.6	34.2
Serur-Yagjian	70.5	\$160,334	\$227,400		77.1	7.0
Ernest Powell	85.0	\$212,825	\$250,400		76.4	3.1
V Josh West	94.6	\$186,666	\$197,300		78.4	43.7
Williams-Akinade-Musso	104.8	\$154,598	\$147,500		75.4	38.9
Henderson-Williams	85.7	\$84,290	\$98,300	97		12.3
Laura Fisher	91.1	\$183,104	\$201,100		81.1	8.4
VI Ryan Bisanz	133.5	\$179,613	\$134,500		75.7	96.1
Brian Schreiter	90.3	\$135,666	\$150,200		80.4	8.4
Jose Carvajal	76.5	\$108,648	\$142,000		73.6	-13.9
VII Andrew McQuade	311.6	\$233,708	\$75,000	90		393.1
Andre McCallum	131.8	\$118,525	\$89,900		73.0	53.1
Travis Moody	79.9	\$94,546	\$118,300		79.3	-0.8
VIII Stephen Jubrey	119.4	\$91,603	\$76,700		73.9	35.2
Chalom-Chalom	124.3	\$118,821	\$95,600		84.9	25.8
Greg Graham	86.2	\$104,491	\$121,200		77.9	13.4
IX Blake Ralston	161.9	\$140,728	\$86,900		79.8	152.2
Byron Paz	144.6	\$137,058	\$94,800		76.2	95.0
Denis-Michael Catalano	139.7	\$112,734	\$80,700		76.6	65.6
X Tommy Vena	110.8	\$118,743	\$107,200		74.0	123.0
John Young	75.9	\$63,355	\$83,500		82.0	-4.0
Kris Thieme	72.5	\$54,580	\$75,300		78.8	-11.1
XI Martin Forshee	78.8	\$43,050	\$54,600		75.1	77.1
Chad Potts	59.6	\$45,962	\$77,100		79.3	-17.5
AO-Stenglein	48.4	\$19,737	\$40,800		79.3	-22.2
XII San Antonio Latino Division	885.0	\$285,415	\$32,250	96		N/A
Fort Worth Latino Division	781.4	\$251,990	\$32,250	99		N/A
Richardson Latino Division	246.4	\$79,469	\$32,250	93		N/A
Jeremy Welch	127.9	\$41,256	\$32,250		73.5	30.4
Gabriel Feldmann	114.0	\$67,745	\$59,400		81.6	96.2
Gonzalez-Vasu	106.2	\$34,260	\$32,250	94		N/A
Jeremy Rivers	99.6	\$32,125	\$32,250	89		N/A

YTD						
Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I A0	105.9	\$28,244,862	\$26,666,200		80.7	21.6
Dustin Venekamp	97.5	\$3,320,521	\$3,404,900		78.7	9.2
Simon Arias	90.5	\$8,056,153	\$8,904,900		78.4	2.5
II Sabrina Lloyd	139.9	\$2,519,307	\$1,801,000		75.6	74.6
Beto Quintero	88.5	\$1,973,077	\$2,229,700		78.6	18.7
Brett Gryska	92.6	\$2,716,672	\$2,933,000		81.4	7.0
III Tom Williams	129.9	\$1,527,023	\$1,175,100		75.0	45.0
Cohen-Velasquez	106.7	\$2,249,817	\$2,108,100		81.4	22.7
Arias-Dlabik	97.6	\$1,730,490	\$1,773,400	92		11.1
Satti-Kanaan	90.8	\$1,709,621	\$1,882,900		83.2	4.2
Jamison Weatherspoon	90.7	\$1,708,065	\$1,883,800		80.0	2.6
IV Nick Moore	178.1	\$1,769,349	\$993,300		81.3	114.5
Ernest Powell	135.1	\$1,310,171	\$969,700		76.4	55.1
Philip Prata	87.2	\$1,035,758	\$1,188,100		78.6	0.7
V Josh West	148.9	\$1,162,670	\$780,700		78.4	72.2
Henderson-Williams	113.5	\$289,060	\$254,700	97		41.2
Laura Fisher	109.7	\$1,092,941	\$995,900		81.1	30.1
James Cunningham	93.7	\$981,811	\$1,048,000		80.2	1.5
VI Ryan Bisanz	118.2	\$822,801	\$696,200		75.7	39.6
Brian Schreiter	104.3	\$772,406	\$740,800		80.4	19.0
Slav Bitman	105.5	\$872,623	\$827,400		78.7	17.2
VII Andrew McQuade	175.6	\$1,126,609	\$641,700	90		109.3
Travis Moody	109.8	\$656,358	\$597,800		79.3	27.8
Andre McCallum	111.9	\$512,049	\$457,600		73.0	21.8
Souley Bah	108.5	\$573,090	\$528,200		76.0	18.1
Dorian Oldham	88.1	\$615,155	\$698,200		80.9	4.0
VIII Greg Graham	114.6	\$597,473	\$521,400		77.9	45.1
Chalom-Chalom	119.2	\$614,718	\$515,800		84.9	33.3
Saavedra-Longino	99.1	\$518,458	\$523,300	89		15.9
Kevin Holtz	99.0	\$656,876	\$663,500		76.8	13.8
Stephen Jubrey	93.4	\$467,222	\$500,500		73.9	7.1
IX Denis-Michael Catalano	143.5	\$616,830	\$429,900		76.6	71.1
Fisher-Zuzick	135.3	\$464,384	\$343,300		83.9	58.2
Blake Ralston	135.4	\$637,702	\$471,100		79.8	56.9
Albert Serur	110.7	\$566,666	\$512,000		78.4	43.9
Byron Paz	107.3	\$566,932	\$528,600		76.2	28.7
Jay Washington	99.4	\$487,116	\$490,000		74.9	17.0
X Tommy Vena	294.6	\$916,566	\$311,150		74.0	327.8
Evan Holzhauer	135.3	\$514,463	\$380,300		75.7	62.1
Kris Thieme	101.5	\$367,429	\$362,100		78.8	17.0
London Nelson	104.8	\$396,737	\$378,400		77.5	14.2
XI Moswen Taylor	144.5	\$408,026	\$282,400		82.4	69.8
AO-Stenglein	81.6	\$223,656	\$274,200		79.3	-4.3
Martin Forshee	74.7	\$235,748	\$315,600		75.1	-11.3
XII San Antonio Latino Division	583.7	\$753,016	\$129,000	96		N/A
Fort Worth Latino Division	440.6	\$710,517	\$161,250	99		N/A
Richardson Latino Division	236.8	\$381,830	\$161,250	93		N/A
Jeremy Welch	110.7	\$178,564	\$161,250		73.5	-1.5
Jeremy Rivers	104.2	\$168,038	\$161,250	89		N/A
Gonzalez-Vasu	103.7	\$167,189	\$161,250	94		N/A
Andrew Wagner	92.8	\$168,625	\$181,750		73.1	28.9

CATEGORY I



1
BRENDA DI SOMMA
SOMERSET, NJ



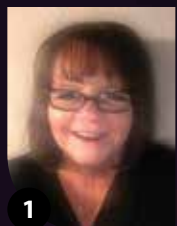
2
MALKA ARONY
CAVE CREEK, AZ



1
ROBIN DENHAM
LEE'S SUMMIT, MO



2
GEORGE FARENTHOLD
WASHINGTON, DC



1
KRISSA HENSLEY
TOLEDO, OH



2
MARK GAGLIARDI
CLARKSVILLE, TN

CATEGORY II

CATEGORY III

CATEGORY IV



1
AMANDA CROSS
LEXINGTON, KY



2
LARRY LOZANO
SAN JOSE, CA



1
AL WALL
HOLLAND LANDING, ON



2
MARIA SIERO
LAKEWAY, TX

CATEGORY V

CATEGORY VI



1
CAS ROBINSON
NEPEAN, ON



2
JEFFREY HAPKE
CRESSON, PA

CATEGORY VII



1
CURTIS BLAIR
WESTMONT, IL



2
JOSEPH TIBAYAN
OTTAWA, ON



1
CHERYL COOK
EAST BERLIN, PA



2
CHAS ROBINSON
OTTAWA, ON

CATEGORY VIII

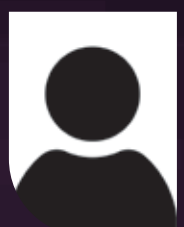
FIRST SIGNED TG



ALISHA ANDERTON
LEE'S SUMMIT, MO



SAKEENA SIDBERRY
ROCKAWAY, NY



VASILY KUZNEDELOV
FORDS, NJ

INDIVIDUAL REPS: MAY

Category	Rank	Cards	Obj	% Obj	
I	1	Brenda Di Somma	4,061	2,105	192.9%
	2	Malka Arony	5,251	2,797	187.7%
	3	Travis Daniels	2,091	1,288	162.4%
II	1	Robin Denham	1,723	1,229	140.3%
	2	George Farenthold	1,396	1,149	121.5%
III	1	Krissa Hensley	957	939	101.8%
	2	Mark Gagliardi	841	946	88.9%
	3	Lisa Bennett	779	944	82.5%
IV	1	Amanda Cross	1,593	893	178.4%
	2	Larry Lozano	1,412	882	160.1%
	3	Vivian Dwyer	1,068	867	123.1%
V	1	Al Wall	2,628	775	339.0%
	2	Maria Siero	1,773	782	226.8%
	3	Rachel Shelton	1,026	695	147.7%
VI	1	Cas Robinson	1,918	569	337.0%
	2	Jeffrey Hapke	1,458	572	254.8%
	3	Hector Cortez	1,317	547	240.9%
VII	1	Curtis Blair	908	470	193.3%
	2	Joseph Tibayan	853	489	174.4%
	3	Jessica Christersson	435	518	83.9%
VIII	1	Cheryl Cook	690	458	150.5%
	2	Chas Robinson	685	458	149.5%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Chuck Hill	13,963	8,530	163.7%
	2	Travis Daniels	9,493	6,438	147.4%
	3	Lisa Johnson	9,712	6,887	141.0%
II	*1	Darrell Dorey	6,756	5,838	115.7%
	2	Janis Pitts	6,615	5,838	113.3%
	3	Lori Vaughn	6,035	5,489	109.9%
III	*1	Mark Gagliardi	5,590	4,731	118.1%
	2	Lisa Bennett	4,752	4,721	100.6%
	3	Krissa Hensley	4,275	4,696	91.0%
IV	*1	Larry Lozano	6,827	4,408	154.9%
	2	Ralph Beard	4,082	4,258	95.9%
	3	George Murry	3,890	4,076	95.4%
V	*1	Maria Siero	7,815	3,909	199.9%
	2	Rachel Shelton	3,921	3,474	112.9%
	3	Al Wall	4,285	3,875	110.6%
VI	*1	Hector Cortez	4,696	2,733	171.8%
	2	Kelly Penick	4,233	2,885	146.7%
	3	Criseida Hernandez	3,662	2,899	126.3%
VII	*1	Curtis Blair	7,211	2,348	307.1%
	2	Jessica Christersson	3,017	2,591	116.4%
	3	Donna Altshue	2,161	2,557	84.5%
VIII	*1	Cheryl Cook	3,638	2,292	158.7%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: MAY

Category	Rank	Cards	Obj	% Obj	
I	1	JT Tasker	9,874	6,696	147.5%
	2	Christa Davis	10,889	8,508	128.0%
II	1	Katherine Pratt	7,438	5,183	143.5%
	2	Dawn Trudden	6,215	5,602	110.9%
III	1	Brian Ryan	676	593	114.1%
	2	Beth Farm	5,679	5,022	113.1%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Christa Davis	56,688	42,539	133.3%
	2	JT Tasker	29,934	33,479	89.4%
II	*1	Dawn Trudden	34,028	28,011	121.5%
	2	Katherine Pratt	31,192	25,915	120.4%
III	*1	Lacy Martin	28,078	25,390	110.6%
	2	Billy Sauers	23,564	24,550	96.0%

TOP MANAGERS

CATEGORY I



1
JT TASKER
ROCHESTER, NY

CATEGORY II



1
KATHERINE PRATT
LEAVITTSBURG, OH

CATEGORY III



1
BRIAN RYAN
WALLINGFORD, PA

MOST ORIGINAL CARDS GENERATED: YTD



1
ERICA DALAGER
LAKELAND, MN

1 ERICA DALAGER
2,537

2 TRAVIS DANIELS
2,432

3 LARRY LOZANO
2,349

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.

REINSTATEMENT BONUS

1



MITCHELL LOOK
\$4,955
S-S-Parks-Salvaggi

2



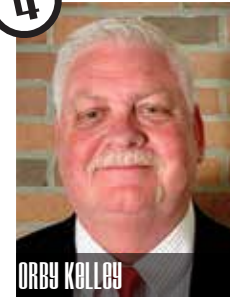
DENISE LEY
\$2,972
S-S-Bendure-Hartwig

3



MARC D'EMILIA
\$2,862
Theodore Pappas

4



ORBY KELLEY
\$2,861
S-S-Bendure-Hartwig

5



JAMES C CARTER
\$2,572
S-S-Parks-Salvaggi

SA/GA DIRECT CODE FIELD TRAINING BONUS — CONTINUED

\$ 729 Eli Lobo Gonzalez	\$ 670 Roberto Samano Diaz	\$ 612 Xavier Maldonado	\$ 568 Anthony Riley	\$ 545 Eddie Gonzales	\$ 516 Arielle Surgeson
712 Tenneson Mather	669 Carly Ferraro	610 Christopher Fortenberry	566 Lambert McElrath	544 Valeria Lake	514 Venus Grier
710 Sean Owsley	668 Richard Sidoti	608 Kevin Pharaon	559 Gabriel Bordones Reyes	543 Markella Hamizidis	514 Amanda Ashley
703 Holli Allien	666 Michael Harvey	604 David Han	558 Lucyeni Soto	536 Seth-Thomas Ordeneaux	508 Jami Barker
697 Derek Johnson	664 Anizabeth Parra Gonzalez	600 Erin King	558 Genna Kelleher	533 Johnpaul Basso	507 Mark Reilly
693 Richard Pelliccia	662 Christina Babcock	600 Brad Burrows	556 Nouraddin Hussein	532 Steven Rothwell	506 Christopher Davis
691 Zlata Titova	658 Travis Zoba	586 Lussie Hilton	556 Ethan Stingley	530 Gavin Gavazzi	506 Desmond Martin
689 Shanna Eller	648 Andrew Turner	582 Amin Sharifkhani	555 Andrew Bogeas	530 Insaf Hmaid	504 Richard Zuccato
688 Garrett McCollum	641 Benci Lavorini	580 Isaiah Newhouse	553 Quanesha Mack	527 Yolamar Picon Mora	502 Matthew Agnetti
688 Clayton Tubbs	630 Kyle Cox	576 Reinaldo Martinez	551 Yndira Tarazona Carmona	524 Michael Sherwood	501 Luis Alvarez
680 Aldalynne Aldana Bello	620 Raveen Franklyn	574 James Romero	550 Dale Fortune	522 Danny Souri	501 Domingo Marcelo
677 Jeffrey Tillman	620 Jalen Holmes	570 James Lee	549 Yelitza Dominguez	518 Michael Revilla	
677 Carrington Hanna	616 Marc Futterweit	569 Yeraldi Vila Gonzalez	548 Lawrence Smith	517 Conner White	
676 Sara Cressman	615 Katherine Nummy	569 Jorge Leon		517 Steffanie Sainato	
672 Stephen Lanier					

MAY BONUS LEADERS

PAYOUT: \$68,264

QUALIFIERS: 157

\$ 4,955 Mitchell Look	\$ 1,965 Zenon Zorij	\$ 1,242 Sami Mogannam	\$ 869 Alexander Gross	\$ 712 Rodney Taylor	\$ 557 Jack Keiderling
2,972 Denise Ley	1,692 Dawid Liniewski	1,035 Valerie Ross	868 Adem Abdula	687 Phyo Phyo	551 Valeriya Spirina
2,862 Marc D'Emilia	1,630 Joseph B Smith	1,007 Jack Craig	857 Gina Kramer	685 Joachim Jean	546 Cody Toth
2,861 Orby Kelley	1,512 Ryan Vopat	995 Wilmer Jimenez	759 Christabel Ornelas	626 Maurice Baritz	537 Jenny Alvarez
2,572 James C Carter	1,327 Djenabou Diallo	980 Ivoni Fuimaono	747 Ruben Cortez	560 Kassie Champagne	531 Anne Marie Giron
2,197 Nicholas Gasparro	1,325 Joseph Faisant	952 Dason Phaul	740 Scott Dillingham	559 Karen Griffith	

5 BONUS TOTAL: **\$5,506,842**

WORLD'S GREATEST \$2,238,605	LEADERSHIP \$1,678,931	RGA LEADERSHIP \$929,018	SA/GA TRAINING \$592,024	REINSTATEMENT \$68,264
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

FOUNDERS CLUB

May Qualifiers—
Outstanding Producers & PR Representatives:



Joshua Dishong

S-S-Bendure-Hartwig
4 Qualifications
\$260,580 Net ALP
79.3 RET



Aref Sayegh

Satti-Kanaan
5 Qualifications
\$154,715 Net ALP
91.1 RET



Ladan Rahbary

AO
2 Qualifications
\$117,295 Net ALP
87.1 RET



Mike Reed

AO
6 Qualifications
\$98,527 Net ALP
91.8 RET



Viktorious Dugan

AO
4 Qualifications
\$97,744 Net ALP
86.3 RET



Max Quasem

Cohen-Velasquez
52 Qualifications
\$84,133 Net ALP
89.1 RET



Yolette Mompont

Tom Williams
5 Qualifications
\$54,608 Net ALP
86.7 RET



THE SUM OF OUR CHOICES

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Angel Martinez

Angel had 135.01% growth over May 2020.

VP of the Month



Renee Jeffries

Renee had 22.07% growth over May 2020.

PR Director of the Month



Jacqueline Lowe

Jacqueline met 125.3% of Objective during May 2021.



David Zophin

President
American Income Life &
National Income Life Divisions

Once you get to a certain age, you understand that is a series of choices that makes us who we are and shapes who we become. Some choices are more significant than others, but even ones that may have seemed trivial at the time can sometimes have lasting effects.

When I look back on my younger years, I realize that the choices I made have collectively led me to where I am today. The options I had throughout my life weren't necessarily the ones I expected ... when I went into the restaurant business after college, I didn't expect my career to take a sharp turn to the insurance industry. But it did, and I

realize now that my choice to dive into AIL-NILICO headfirst was one that would change my life forever.

And I have absolutely no regrets.

Truth be told, it was one of the best decisions I have ever made. From my first days as an agent to being President of this incredible Company, my journey here has given me so many opportunities to find success, to make an impact, and to find fulfillment and joy on a professional and a personal level.

If you ask our SGAs, they'll tell you the same thing. They are walking proof that the opportunity here truly is unlimited, and that a career here is so much more than a job or a paycheck. A career with AIL-NILICO is a calling – a vocation. It's a chance to make connections with the people we serve and with the people in your agency. It's an opportunity to grow as a professional and as an individual, and to build a legacy while you do it.

When you take a moment to think about the families we serve, you know they're so much more than customers buying our products. You know them as people who have

put their trust in you and in the protection we provide. They're individuals with whom you've built a relationship and who count on you to provide superior service. The same goes for your peers and those you recruit – they are people who depend on you to lead them and inspire them, just as they'll lead and inspire the next generation of agents.

No matter what your role is, whether it's a new agent, a seasoned SGA, PR, or somewhere in between, the work you do matters. The impact you make is significant. And as someone who has been on this road for a while, I'm here to tell you that the journey is worth it. The professional growth, the financial success, and the people you reach are all part of the package here, and you won't find that same opportunity anywhere else.

So if you want to develop your integrity, enhance your leadership skills, provide quality products, and make an impact on people's lives, I can't think of a better place than right here. Remember, the choices you make one day impact the next. What will tomorrow look like for you? 🙌



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